

George E. Roberts, Journalist

Banker and Economist

ANNALS OF IOWA

ESTABLISHED 1863

Third Series

Vol. XXIX, No. 6

OCTOBER, 1948

PUBLISHED QUARTERLY BY

IOWA STATE DEPARTMENT OF HISTORY
AND ARCHIVES
DES MOINES, IOWA

Iowa State Department of History and Archives

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VOLUME XXIX OF ANNALS — EIGHT ISSUES With Index

This issue of THE ANNALS is No. 6 of Vol. XXIX, which will consist of eight numbers, to be completed with No. 8, April, 1949, attached to which will be the Volume Title Page, Table of Contents and Volume Index.

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A MAGAZINE OF HISTORY

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CLAUDE R. COOK, Curator
DES MOINES

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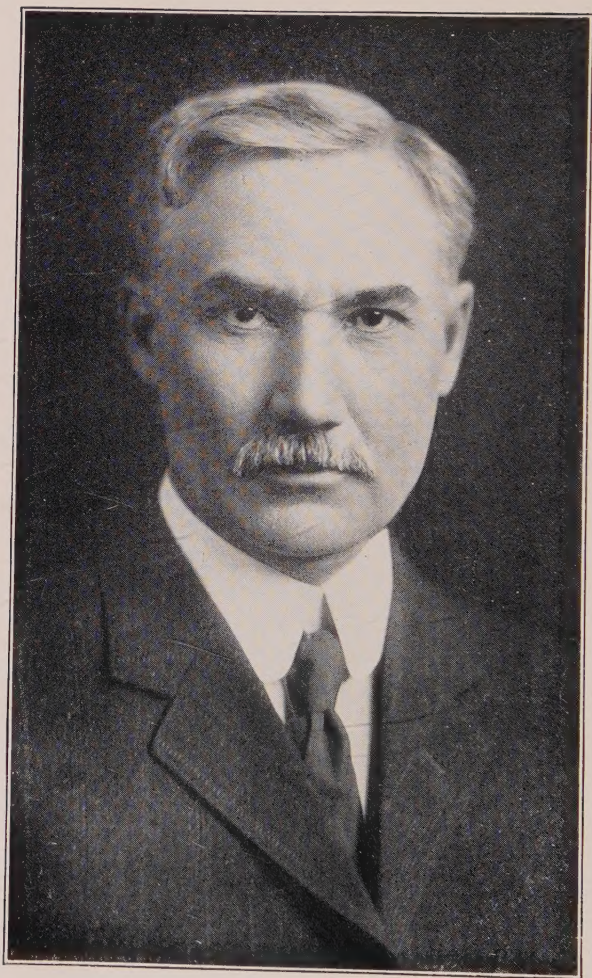
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GEORGE E. ROBERTS

1857-1948

Journalist—Banker—Economist

Director of U. S. Mint, 1898-1907, 1910-1914

Annals of Iowa

ESTABLISHED 1863

Vol. XXIX, No. 6

Des Moines, October, 1948

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Eminent Iowan Series

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GEORGE E. ROBERTS

By WM. R. BOYD*

Something like seven weeks ago, I had a most enjoyable day with George E. Roberts at his comfortable home in Larchmont, New York. It was an experience I shall cherish while life lasts. Although he has been in retirement but two years, he is in the eighty-fifth year of his age, with mental force not one whit abated. He is the only one of the group which I have sought to sketch who is now living.

Mr. Roberts was born in Iowa. It might almost be said that he was born out of a depression—that of the middle fifties. His father, David Roberts, had lived in central New York, and was a potter by trade. Business was poor where the family lived, and the young man sought a better opportunity in the west. It meant a journey this generation cannot even imagine. He went to New York by the Erie canal, took a sailing ship to New Orleans and came up the Mississippi in a steamboat to southeastern Iowa. After trying out several places, he settled at Colesburg, not far from Dubuque, in Delaware county, and married Mary Harvey, a native of Maine, whose parents with eight children came to what is now a suburb of Moline, Illinois, in a covered wagon. On August 19, 1857, George Evan Roberts was born.

* One of a series of broadcasts by Mr. Boyd, in 1941 and 1942, over Station WSUI. Mr. Roberts died June 6, 1948, having attained ninety-one years of age. (See obituary in Iowa's Notable Dead section in this issue.)

Later the family took up its residence in Fort Dodge, Iowa. Here George E. grew up. He attended the Fort Dodge high school and was ambitious to continue his studies at the State University of Iowa. Family finances would not permit, however, and the ambitious young man entered a printing office. As was said in the sketch of Mr. Perkins, quoting his associate Mr. Heizer, "If a young man had brains and a desire to learn, a newspaper office was a veritable university, grounding one in English, history, economics—practically everything that was taught in college in the days of which we are writing, except the classics and the higher mathematics." Undoubtedly it is just as true of Mr. Roberts as it was, according to Mr. Heizer, of George D. Perkins of the *Sioux City Journal*, that "in mastery of the English idiom and a knowledge of history and economics he probably knew more by the time he had mastered the printer's trade than those who had spent four years in college." This we do know to a certainty—that his rise was rapid and sustained. He attended that incomparable school of journalism, the *Sioux City Journal*, as city editor under George D. Perkins, which resulted in a lasting friendship with Mr. Perkins. While yet a young man he came the editor and publisher of the *Fort Dodge Messenger*.

The years from the close of the Civil war until 1896 witnessed a continuous debate over various phases of the money question. During the war, the fallacy that governments could create value by governmental fiat was born. George E. was exposed to all the "isms" of that period, but his own good sense, wide reading along financial lines, and a father who was orthodox on the money question held him to the north star of sound doctrine.

Mr. Roberts soon became an influential member of his party. He was consulted by its leaders and then became a leader. He helped to write its platform and shape its policies. I believe John James Ingalls was more poetic than accurate when he says in his celebrated

sonnet "Opportunity": "I knock but once and I return no more." Opportunity knocks frequently at some gates. But the opportunity which came to George E. Roberts, in the middle nineties, was one he seized upon, and it might almost be said, as Ingalls says of his allegorical hero: "And those who follow me reach every state mortals desire."

EXPOSED HARVEY'S INSIDIOUS SOPHISMS

Let me tell you very briefly the story. A craze for the "free and unlimited coinage of silver at the ratio of 16 to 1" was sweeping over the country. It was pictured as a panacea for all our economic ills. Bi-metalism had failed wherever it had been tried. It was contrary to an economic law as irrevocable as the law of gravity; but that made no difference. Hegel said, correctly, that "we learn nothing from history save this—that we learn nothing from history," and this fallacy was presented in a most sophistical and attractive way by a fellow named Coin Harvey. He published a small volume called "Coin's Financial School". It seemed to be as baffling to the financial experts as the influenza was to the doctors in 1918. Generally speaking, few escaped the "bug" it contained.

As Governor Shaw had said of a speech made by Bryan about the same time in his town, Denison, not so very far from Fort Dodge, that he could answer that speech if he had time—so George E. Roberts said to himself of this master fallacy which Coin Harvey had put out. Shaw answered Bryan—Roberts answered Harvey—and both went on from that point to national fame. Mr. Roberts' career was much longer than that of Secretary Shaw, and though it was less spectacular, we think the service he rendered, in the inculcation of sound economic principles, is unsurpassed by any man of his period.

Mr. Roberts answered Coin after his own method. He wrote a little book entitled "Coin at School in Finance." It was written in the language of the kindergarten—

crudely but effectively illustrated. The scene was a country schoolhouse. Harvey was seated beside the teacher's desk on a dunce block, with a dunce cap on his head. The teacher was Uncle Sam. One by one Harvey's fallacies were taken up by the teacher. It was pointed out—"you said thus"—"and so"—"in your book, didn't you?" When the statement was acknowledged, the teacher made its fallacy so clear that it was wiped out. When "Coin at School in Finance" was finished, "Coin's Financial School" was a dead soldier. Perhaps it is claiming too much to say that no one else could have done it—but it is an indisputable fact that no one else did do it.

The question now was—how to get it before the public. Mr. Roberts couldn't afford to print it and distribute it free of charge. He went to Chicago to see if he could find some person or organization of persons who would be willing to give it publicity. He found such an organization among the members of which was Lyman J. Gage, president of the First National Bank of Chicago. The committee looked the book over, approved it, and undertook to give it to the public. Along came the campaign of 1896, in which Coin's fallacies were ably championed by William J. Bryan, with his matchless oratory and though thousands of men, many of whom had never taken the stump before, volunteered their services to help defeat this fallacy and this threat of a repudiation, which would have cut the value of every outstanding obligation in half, it is probably true that the widespread circulation of this little book, written so clearly and so simply that a child could understand it, had more to do with the defeat of Mr. Bryan and the death (for the time being) of the silver heresy than any other single factor.

In 1897, Mr. McKinley was inaugurated president of the United States and Lyman J. Gage, who had approved "Coin at School in Finance" and helped to get it started on its educational way, was made Secretary of the Treasury. Mr. Gage took with him to Washington Frank A.

Vanderlip, one of the leading financial editors in Chicago, as his secretary. Although the silver heresy was buried, fathoms deep as we thought, the United States, by no means, had an ideal system of currency. It was sound enough but it lacked the element of elasticity. The truth is that we had had an ox-cart system of currency from the days of Andrew Jackson. It had been well-nigh impossible to educate the people to a system of bank currency, based not only on government bonds, as the old national bank currency was, but on quick assets, basic commodities in transit, so to speak. There had been some agitation in congress for this type of currency, but it hadn't gotten very far.

CALLED TO WASHINGTON

Being a newspaper man, Mr. Vanderlip knew the value of education along popular lines. He urged his ideas upon Mr. Gage. Mr. Gage agreed with his secretary and he said to him: "I know just the man who can do this job perfectly. His name is George E. Roberts. He lives out at Fort Dodge, Iowa. He is the author of the book that helped to beat Bryan, 'Coin at School in Finance'; but we haven't any money to employ such a person." "Make him Director of the Mint," suggested Vanderlip, "and let him spend part of his time helping out in this campaign of education." And so it came about that Mr. Roberts was made Director of the Mint. His writings and speeches attracted nationwide attention.

Mr. Roberts made a brief detour from the treasury into banking, and was for three years president of the Commercial National Bank of Chicago. But his chief interest lay in the creation of a sounder banking system and a more scientific currency system. So, when the Continental and Commercial banks were merged, Mr. Roberts went back to Washington.

Meantime, Mr. Vanderlip had risen rapidly in financial circles and in 1914 became president of the National City Bank of New York, the largest bank in the United

States. He invited Mr. Roberts to become the advisor to the president. A few years later he was made vice president and the bank's economist. He developed a monthly list of "bank offerings," into a circular letter, which soon came to be regarded as the best thing of its kind published in the United States. Bankers, business men, economists, were all eager to read it. Mr. Roberts was given great freedom of expression. Rarely, but now and then, the letter took up some phase of politics. For example, in 1924, when the third party ticket, consisting of the elder LaFollette and Senator Wheeler were running upon a platform advocating almost every type of uneconomic doctrine that had been hatched out by seekers after Utopia since the foundation of the world.

Mr. Roberts regards his work in this position, covering a period from 1914 to 1940, as his outstanding achievement. It is easy to agree with him. All the years that these monthly circular letters have been published, I have read them religiously, and I never read one that I did not profit thereby. Mr. Vanderlip, in his autobiography, "From Farm Boy to Financier," speaking of this circular, writes: "Mr. Roberts made the circular the really splendid thing it became. My recollection is that the circulation of that publication attained 200,000. Depositors, alert business men, bankers, editors and students of economics were the readers. . . . For a great many years I have regarded him as the most lucid writer in the country on subjects of business economics. Through that publication I think he has had profound effect on the nation by educating American business men."

Mr. Roberts' fame is not only national but international. He has spoken before innumerable business associations, economic clubs and at not a few colleges and universities. He was a member of the financial committee of the League of Nations from 1930 to 1932; he was one of a distinguished body of experts who were called upon in consultation by the Royal Commission on

Indian currency and finance, and rendered most useful service in many other capacities.

PROSPERITY REQUIRES BALANCED INDUSTRY

Since agreeing to make this series of broadcasts on prominent Iowans, I have read and re-read not a few of the addresses Mr. Roberts has made on various occasions, and on many different subjects. The wealth of material before me is so vast that it is difficult to make selection for an address such as this. First I think it may be said that the basis of Mr. Roberts' economic philosophy is that prosperity depends upon balanced industry. In an address delivered at the Iowa State College of Agriculture June 11, 1923, he said:

The highest state of prosperity results from a balanced state of industry. We know that in order to obtain the best results in an individual industry all departments of the industry must be in balanced relations to each other, and so there is a normal equilibrium throughout industry which must be maintained in order to have prosperity. All business in the last analysis is simply an exchange of goods and services, and this being true all branches of industry must be so related that the products of every industry will be absorbed and consumed by the people in the other industries. This means that their interests, instead of being antagonistic, are necessarily interlocked and dependent upon each other. An injury to one affects them all.

Later, in one of the monthly letters, published in 1932, afterward republished in pamphlet form, on "Why Trade is Unbalanced," Mr. Roberts took as the text of his address, a statement made by Owen D. Young, at Notre Dame University in June 1922:

No upward trend can take place unless all go up. No permanency of any trend can be guaranteed, unless we have sound and fair balance between all the units of our economic body.

Mr. Roberts has denounced again and again the fallacy certain groups cling to: viz., that they can keep the price of their products or their services up, while the prices of other things are going down. All such attempts Mr. Roberts denounces as unfair. He says:

It is not only unfair but unworkable, for the economic law does not permit it. If the wage-earners could pick their gains out of the sky they might enjoy them, but when they come out

of other sections of the population the loss of purchasing power by the latter inevitably forces wage-earners out of employment, as witnessed in the last two years. It has upset the "sound, fair balance" in the industrial system. The whole situation affords another demonstration that the basis of sound economics is the moral law. In truth, the economic law and the moral law are one and the same.

Throughout the years we are now writing about, Mr. Roberts has been as impartial as it is possible for a man to be. He was seeking to serve the ends of no party—nor of those of any group. He did not hesitate to tell the farmers of the middle west, when they were speculating in land as wildly as anybody ever speculated in Wall street, that they were heading for catastrophe. He told them that in times of high prices they should apply extraordinary profits to the reductions of their debts. Had this advice been heeded, tragedy might not have been escaped altogether, but it would have been nothing like that which our farmers had to go through—especially those who did not heed Mr. Roberts' advice.

Mr. Roberts was absolutely non-partisan. He criticized the financial policies of the Republican administrations, following the war, as severely as he has criticized the financial policies of the New Deal. He points out that when we switched, because of World War I, from a debtor to a creditor nation, we expected to maintain an export balance, just as though Europe could continue her purchases on the pre-war basis. Of course we could not be in both debtor and creditor positions, as we soon found out. When the collapse came, Mr. Roberts opposed the popular demand that wages should be maintained at the war-time level. He insisted that with the war over, the law of supply and demand would naturally cause prices to decline, and that the important thing was to have all wages and prices come down together, so that all groups might trade with each other as before. He pointed out that since our farm products were largely exported, farmers had less control over prices than others, but if farm products fell, and other products did not, a great body of purchasing power

would be lost to the other industries. On the other hand, he urged that if all wages and prices came down together, trade and consumption would be as large as ever and all would be prosperous. We know what happened to both farmers and wage-earners. One group suffered from lower prices, while the other held up wages, but lost its jobs. On the whole, the balance of trade and employment became very much less than before. Are we to have no more prosperity except in time of war?

GOVERNMENT ALL BUT IMPOTENT

Mr. Roberts does not believe that the government can do anything permanently for industry. He believes that there are natural laws which govern industry—aye, moral laws—and that they cannot be set aside by governments without bringing about catastrophe, and that governments which persist in this policy must inevitably go bankrupt. He opposed the McNary-Haugen bill for relief of agriculture because he said it was a proposal to dump surpluses on foreign markets, and this was a game that one country could play as well as another, and would only make for greater price demoralization. He said: "Let each country take care of its own surplus; not dump on each other." He does not oppose adequate governmental regulations; but he has no use for the exercise of dictatorial power by bureaucrats.

Mr. Roberts proves his thesis, we think, beyond peradventure, by numerous illustrations, which go far back into history, and those which are easily within the memory of living men. He said to me in our recent visit, referring to the fact that the Amana Society has gone capitalistic: "If people of their character, all men and women of good will and bound together by religious ties, could not be successful in a socialistic experiment, how could you expect one to succeed anywhere?"

Stressing the fallacy inherent in the theory that the government can manage things better than an individual, Mr. Roberts says:

The view that the government can do everything is based upon the assumption that industry is static, moving in a routine, and

that the individual is an automaton to be moved about like a piece of machinery. It fails because it does not enlist the interest, the zest, the energy, the initiative of the people, and because the affairs of the great social order cannot be successfully directed by any small group who may be put in charge. Let anyone go about this country, viewing the variety of industry—take account of the changes being made, the new ideas being introduced, the multitude of experiments being tried, and conceive of trying to direct all the industries from headquarters!

I do not know that Mr. Roberts is especially a religious man, but he goes so far as to state that the fundamental laws of sound finance are based upon the teachings of Christ. He declares that when any group—be it laborers, farmers, bankers, manufacturers, or what not—seek to gain for themselves and temporarily do gain advantages which do not accrue in like measure to their fellows, the result is unbalanced industry, unemployment, and finally, if not remedied, chaos.

Over and over in his writings and in his speeches, Mr. Roberts stresses the fact that prosperity cannot be static. It must be universal, or nearly so. The more widespread it is, the better for all concerned. He would not be called a free trader, but he does believe that trade barriers everywhere should be lowered. He believes that if we had patience to go through the readjustment necessary to the lowering of some of the prohibitive trade barriers that have been erected (and we are erecting them between the several states of this Union right now, contrary to the spirit, if not the letter of the constitution of the United States), it would tend to promote general prosperity throughout the entire world.

Of course Mr. Roberts is not unmindful of the dislocations caused by war. His thinking has a broader and more far-reaching outlook than any particular period of time. His thought is fixed upon economic laws, which are as unchangeable as the laws which hold the stars in their courses. He has sought special advantage for no group; his chief—yes, his only—concern is the general welfare. Doubtless he puts his country first, but

he knows that the United States of America can not remain a prosperous country in a non-prosperous world.

He is terrified, as he contemplates the present situation. Just the other day I received a letter from him, in which he said: "The future was never so menacing. Instead of the law of supply and demand in control, we have a hopeless struggle for group control over the government. This is the natural result of concentrating all power in the government." In another letter, he says that civilization was not in as great danger at the time of the Moslem invasion of Europe, or when Ghengis Khan was perpetrating his cruelties, as it is today.

HIS OPTIMISM THREATENED

As I was taking leave of Mr. Roberts a few weeks ago, after the delightful visit at his home, I said something about the wonderful life he had lived—for it has been ideal in every respect—the wife of his youth still by his side, a son, his successor, at the National City Bank, another son—manager of a large branch in downtown New York, a daughter happily married. He put his hand on my shoulder and said: "I have been an optimist most of my life but now it seems to me that all our government has stood for in the past is today in the discard." I admitted it was in eclipse, but added: "This is not the end. The principles for which you have stood are eternal. They must again rule in the hearts and homes of men, and in government, else our civilization is near its final eclipse. A great English statesman was once asked by a friend: "Do you think the conservatives will ever return to power?" "Of course they will," was the answer—"they have to. They always have to come back to clean up the mess the radicals have made." Mr. Roberts smiled, and said he hoped I was right.

He was always a strong, handsome man. Today at eighty--five he is erect and distinguished looking, and as I said in the beginning, his mental faculties as alert as they ever were. I can think of no better legacy he could leave to the country he has served with such dis-

tion than to write a little volume which through the agency of some organization able to do it, could be distributed as widely to his fellow country men, as "Coin at School in Finance" was distributed.

I would have him, in this little volume, set down, in language just as simple as that which he used when he demolished Coin Harvey, the financial principles in which he believes, and his philosophy of industrial procedure, as well as the principles by which men may live together in the largest measure of happiness and prosperity to which man may reasonably hope to attain. I have urged him to do this. Perhaps he may. I certainly hope so.

Though absent from the state near half a century, Mr. Roberts still loves Iowa, and thinks of it as "home."

Economics is not an exact science. There are some economic laws, like Gresham's law as to bimetalism, the law of diminishing returns, and the law of supply and demand, which can never be suspended or repealed except by tyrannical fiat.

There have been and always will be economic theories without number. Some prove to be false; others true, when put to the test of experience. So far the thing George E. Roberts has stood for, although his advice has frequently gone unheeded, stand out as sound doctrine. We feel confident if—say 100 years hence—what Mr. Roberts has set down as sound economic theory should be compared with what others who wrote along economic lines said during the same period, he would find, could he come back to the scene of his activities, that he would have less to take back and be ashamed of than any other economist of the first half of the twentieth century.

CAPABLE IN PUBLIC SERVICE

By EMORY H. ENGLISH

The passing of George Evan Roberts at so recent date makes it difficult to realize that the active life of this distinguished Iowan largely was spent in the years of the long past. But few of those now engaged in our everyday affairs ever knew or even heard of him. This is another day and age. And at ninety even the most active of other days and years reach the eventide, when the duties and cares of a useful life long since have been laid aside, although memory carries on, and the mental pictures of individuals and events troop by, bringing contentment, peace of mind, and at long last—oblivion.

From humble beginnings, but with exceptional capacity and determined industry and energy, he forged ahead in his profession, grasping with intelligent comprehension the rudiments of governmental procedure, observed the currents in the ebb and flow of commerce and trade, and comprehended the influence of sound financial policies and monetary practices upon the business and prosperity of the nation and the world. Not only did he have keen perception, but was so capable of expressing himself with clearness and logic, that his analysis of intricate subjects made them seem to be simple and quickly understandable by everyone. His services in public station became invaluable, and his writings and addresses continued to influence and direct the thinking of the nation long after he retired from activity.

Early in life through his newspaper and political contacts he was chosen by the Nineteenth General Assembly as the Iowa state printer, and as such state officer served three terms from 1883 to 1889. As customary and in accord with the provisions of its bylaws, Mr. Roberts automatically became a member of the Pioneer Lawmakers Association of Iowa twenty years after his first year of official service. Responding to a notice of a

comparatively recent biennial meeting of the association, he wrote to the secretary from his home in Larchmont, New York, regretting his inability to attend, but recalling men then still living with whom he had associated. First he mentioned his acquaintance with Judge John A. Storey, then of Adair county, who was one of the speakers at this meeting, and who told of the Twentieth General Assembly moving over from the old temporary brick capitol building located where the soldiers and sailors monument stands, to the present capitol. Judge Storey is still living, and resides in Des Moines, his legislative service dating back farther than any other present association member. In his letter Mr. Roberts said:

I always thought highly of John A. Storey, from Greenfield, I think. I would like to write to him; please let me know if that still is his address. I knew the Van Alstine family, northwest of Fort Dodge, from early days. They were subscribers to the *Fort Dodge Messenger* when I was learning the printer's trade in that office. They were early settlers, a long drive from Fort Dodge in the old days. A fine family, but I am not sure that I know "H.S."

Of course I know B. F. Gue, Governor Carroll and R. G. Clark, and practically all of the list of past presidents of the association, down to and including Emory English, excepting John T. Clarkson, whom I knew of as a labor leader. I recall B. F. Clayton, but do not connect him with Jasper county. I have him from Pottawattamie. How about it?

Of course I knew Charles Aldrich, a highly intelligent man. He was in the Nineteenth General Assembly, and voted for me. My first term as state printer began before the new capitol was occupied. He introduced a bill forbidding the giving of railroad passes, of which much sport was made. It was said that he had more passes than any other man in Iowa, which after all proved nothing against his bill. Perhaps he had a better appreciation of the need for the law than anyone else. He did a great service to the state in securing the establishment of the Historical department.

In 1896 I got up a pamphlet "Iowa and the Silver Question," which was based upon a series of price quotations on farm products, taken from the file of the *Dubuque Herald* in the historical collection. I think the *Herald* file was one of the first given to

the collection. The price compilations were made by the two sisters of A. B. Cummins, the comments were my own. The printing and distribution were handled by the Republican state committee. I had not consulted Mr. Aldrich, but we happened to meet in Des Moines just as it was going to press. I had stated that the figures were compiled from the files of the *Dubuque Herald* in the Iowa State Library. I was thinking of the Historical department as a part of the State Library, but Mr. Aldrich was excited at once. He knew that the pamphlet was to be widely distributed by the state committee, and wanted credit to be given to the Historical department. Of course I was quite willing to make it so, and we went to the printing office and had it fixed as he wanted.

The Historical department is a real monument to him, and he foresaw that it would be.

EARLY NEWSPAPER TRAINING

Mr. Roberts' life was devoted to three great realms of public service. First came the years of editorial work at Sioux City and Fort Dodge; then as director of the U. S. mint in governmental duties with U. S. Secretary of the Treasury Lyman J. Gage, and finally in banking circles at Chicago and New York.

The training received on the *Sioux City Journal* under the tutorship of George D. Perkins, and with Ed. Heiser, came during the formative period of his editorial work, and it was thorough—never to be erased or forgotten. His clear, concise and logical manner of statement, together with his remarkable grasp of details, to a large extent came from the teachings of these masters in newspapering; likewise his well-known bent for political affairs and accurate insight into state and national governmental activities, and to them Roberts always acknowledged his obligations. In recording his passing in a recent issue the *Journal* paid tribute to this friend saying:

In 1878 Mr. Roberts came to the *Journal* and served for a time as its city editor. That was when Geo. D. Perkins was building up his small daily into a widely read newspaper. The two men, employer and employe, became fast friends and remained so up to the of Mr. Perkins' death many years ago. There also was implanted in the heart of Mr. Roberts an affection for the

Journal that lasted through the years of his long life. He always held this newspaper in affectionate regard. As this is written there looks down from its frame on a wall in the *Journal* editorial rooms a handsome picture of this old friend, autographed by himself. Beneath it is, "With best wishes to the *Journal* family always. Geo. E. Roberts."

Mr. Roberts, who beyond doubt would have become one of the distinguished newspaper editors of the country had he remained a journalist, was noted for the clarity of his writings. He was accurate, precise, smooth, direct and persuasive. A logical thinker, one who reasoned things out and always was consistent, his bank bulletin which he wrote for many years was one of the most profound discourses on banking and economics published anywhere in the country. He made a scientific study of banking and of the currency system. He was a man widely known in official circles in Washington and one highly esteemed everywhere for his impeccable honesty and his dependable ability.

AUTHORITY IN FINANCE AND ECONOMICS

The leadership that George Roberts enjoyed in Iowa as publisher and editor of the *Fort Dodge Messenger* is better known to newspaper men of other days and those older in political circles. Newspaper circulations were not large then, but his *Messenger* editorials were widely quoted in the state press, therefore just as widely read, and he was in demand at political conventions in the writing of Republican platforms. He never sought nor held public office in Iowa other than as state printer, although he served long and continuously upon state and district Republican committees. He was a profound student of finance and economics, becoming an authority, and it was in this field that he gained a national reputation and high standing.

A noteworthy adventure in politics was the aggressive campaign he waged against William Jennings Bryan, democratic candidate for president in 1896, upon the issue of "free silver." In probably the most amazing and dramatic political convention in the nation's history Bryan obtained a nomination for president, though none other than himself and a few close friends knew of his aspirations, and he was not sure previously that he would be

seated as a delegate. Personally devising the strategy by which he won a place upon the resolutions committee and the opportunity to address the convention, his masterly emotional appeal and skilful oratory captivated the delegates, just as he had planned. His adroitness continued in evidence throughout the campaign.

The issue was one upon which George Roberts was eminently qualified to write and discuss. His keen mind analyzed and exposed the fallacies in the plausible theory of the "16 to 1" ratio proposed for the free coinage of silver. His earlier study of finance during the campaign between Gov. C. C. Carpenter of Fort Dodge and L. Q. C. Hoggatt, a one-legged veteran of the Mexican war, paid off handsomely. As stated in his letter quoted above, he issued through the Iowa state Republican committee a pamphlet entitled "Iowa and the Silver Question," which met with instant favor and was reprinted several times to meet demands from its wide circulation. His material for this valuable treatise was securely largely in the newspaper division of the Iowa State Historical department, from files of the *Dubuque Herald*, mentioned by him, which contained commercial reports of James R. Scott, produce market observer and reporter, being statistical statements of prices of Iowa production covering a period of thirty-five years.

This tense campaign centered around the money question, and in support of the democratic candidate "Coin" Harvey issued a booklet with the title of "Coin's Financial School." Roberts quickly discerned that it was meant to confuse and mislead the average reader, and therefore dangerous in influencing public opinion. Promptly he wrote a masterly reply to Harvey's arguments and statements, which was entitled "Coin at School in Finance." This was published and hundreds of thousands of copies distributed broadcast over the country. It not only greatly influenced the voter's attitude, but made Mr. Roberts famous, assisting materially in the defeat of Bryan.

President McKinley acknowledged its helpfulness in his successful campaign and recognized the ability of its author.

Johnson Brigham told in graphic way how the publication of "Coin at School in Finance" led to a meeting between its author and Lyman J. Gage, president of the First National Bank of Chicago. As the account ran, when in 1897, Mr. Gage became secretary of the treasury, he found himself swamped with letters relating to various phases of the financial question, an aftermath of the presidential campaign. Casting about for someone who would judiciously handle this important detail, he asked M. D. O'Connell, of Fort Dodge, then solicitor of the treasury, to tell him all he knew about the author of "Coin at School in Finance." The result of the inquiry was the presidential appointment of Mr. Roberts as director of the mint. To satisfy himself as to the wisdom of Secretary Gage's recommendation, President McKinley sent for Senators Allison and Gear, and Representative Dolliver, of Iowa, and on inquiry found them all of one mind. Thus, without formal application, or the pressure of friends, on the 14th of February, 1898, Mr. Roberts entered upon a new career in the national arena.

Becoming a national figure as an economist he quickly acquired an international reputation, his counsel and judgment being sought by financiers and institutions everywhere. Also for years thereafter he was a frequent contributor to leading journals on themes relating to finance and economics, as well as author of numerous pamphlets and books dealing with present day problems in the joint world of trade and finance, and a speaker at state and national gatherings of bankers, merchants and manufacturers. In 1907 he was elected president of the Commercial National bank in Chicago, where he remained until 1910, when it was consolidated with another institution and he returned to Washington, being reappointed director of the U. S. Mint.

LONGED TO RETURN TO IOWA

In all the years after his leaving Fort Dodge he had a yearning to return to Iowa and continue as a factor in its business and political life, resulting in his purchasing the *Iowa State Register* and the *Des Moines Leader* in 1902, consolidating them and installing Harvey Ingham of Algona as editor. He quickly discovered that long range conduct of the property was difficult, and in 1903 negotiated a sale of the Des Moines paper to Sen. A. B. Funk of Spirit Lake, Sen. James A. Smith of Osage and Sen. Fred L. Maytag of Newton, which deal was finally taken over and consummated by Gardner Cowles and Harvey Ingham, the authority for this and other details of the transaction being Senator Funk himself.

Mr. Brigham also told that it was the ambition of the George Roberts of the eighties to succeed "Ret" (James S.) Clarkson as editor of the *Iowa State Register*. The final purchase of the *Register* and the subsequent consolidation with the *Leader* was the realization of this long cherished ambition. And of the details of the incident, Mr. Brigham said:¹

How often it happens that when in after years one has an opportunity to realize the ambition of his youth, he finds himself strangely indifferent, if not positively adverse to entering into the promised land. In 1902 there came to him the long coveted opportunity to buy the *Register*... "Ret" had turned his half interest over to R. P. Clarkson, (his brother) and "Dick," burdened with the weight of years and many cares, was at last ready to sell.

Roberts shared the solicitude of his friends, Senators Allison and Dolliver, lest the leading Republican daily in their state might pass into the hands of strangers, or of men not in sympathy with their views on public affairs and party trend. To avert such a presumed calamity, Mr. Roberts stepped into the breach without giving the subject of purchase that deliberate judgment which he would otherwise have given it. He would have been glad to retain the property and to devote his remaining years to its management, but the financial situation in 1903 was unpromising and, finding himself unable to dispose of other property without great sacrifice, he gladly availed himself of an opportunity to

turn the *Register*, over to the present management, having all confidence in its friendliness to the men and to the general policies he would see maintained in his home state.

Likewise he disposed of his interest in the *Fort Dodge Messenger* to his brother C. A. Roberts, who continued its publication for many years thereafter.

In the course of his public life George Roberts developed positive ideas leading to advocacy by him of changes in methods of procedure in the handling of governmental affairs. Although never a radical, he was progressive, and outspoken as such. In this respect Mr. Brigham speaks also in revealing way of his attitude:¹

Mr. Roberts' attitude toward comparatively recent tariff and railroad legislation has been misunderstood by many. Naturally progressive, he also, by nature and education, a respecter of time-tried policies. He early arrived at the conclusion that the policy of protection was being carried to extremes. That policy had served a good purpose in expediting the country's development, but he was opposed to a policy of exclusion and consequent isolation. He favored a gradual reduction of rates, always with due regard for interests dependent on the tariff. He would modify our policy with a view to enlarging our foreign trade, and at the same time keeping home industries upon approximately the same basis as that upon which the business of the outside world is done.

Opposed to a high protective policy, were his party affiliations solely determined by his views on the tariff, he would doubtless have gone over to democracy. But, imbued with loyalty to the Republican party and with an equally deep distrust of the Democratic party wherever questions of finance and business policies were concerned, he remained a Republican. Although not in sympathy with the high tariff views of Aldrich and Cannon, he believed those views were honestly held . . . Though progressive in spirit, he was conservatively of the opinion that many of the plans of the new progressive party (1912) for political reform and social amelioration were ill-advised and unsound.

Mr. Roberts is fairly entitled to credit for having been a factor in the development and the direction of public opinion in favor of a revision in our banking laws culminating in the Federal Reserve system. In May, 1907, there appeared in the *North*

¹Brigham, in *Iowa—Its History and Its Foremost Citizens*, Vol. III, pp. 1776-77.

American Review a carefully prepared paper from his pen which clearly and forcibly presented practically all the principles upon which monetary reform has since been established.

WROTE "THE IOWA IDEA" PLANKS

Mr. Roberts was the author of the famed "Iowa idea" planks in the Republican state platform of 1902, adopted without debate or comment, and for a long time credited by some to Albert B. Cummins, who was nominated for governor the first time at that convention. It favored tariff changes and endorsed "the policy of reciprocity as the natural complement of protection . . . and any modification of tariff schedules that may be required to prevent their affording shelter to monopoly." Roberts afterward explained that he had written the two planks at Washington and showed them to Senator Allison, obtaining his approval of them before coming to Iowa in attendance at the convention at Cedar Rapids and securing their insertion in the platform of the party.

But in Cummins' approval of these planks on the tariff, he always said they simply favored the carrying out of the real intent of the protective system, that of securing revenue and incidental protection where monopoly would not result. It was Walter Wellman, the *Chicago Tribune* correspondent, who characterized the platform expression as "the Iowa Idea."

Going to the National City bank in New York with President Frank A. Vanderlip, its president in 1914, becoming the bank's economist and later vice president, widened his career, and he never returned to Iowa to live, although he has ever been considered one of Iowa's outstanding public men. Many of less stature have been accorded wider acclaim. With a burdensome national indebtedness of over two and one-half billion dollars here at home, and the specter of unrest and want now facing the rest of the world, what a blessing it would be to have a man of Roberts' capacity and straight thinking in our government today.

THE ECONOMICS OF A BOOM

By GEORGE E. ROBERTS*

I am always glad of an excuse to visit Chicago. I am, as some of you know, an old Chicagoan, and I am more western than even Chicago, for I am originally from beyond the Mississippi.

My father was a native of central New York, the city of Utica, but when he grew up to be a young man, at the age of twenty, and looked about to see what his prospects were for the future, it seemed to him that there was no longer much of a chance for a young man in the state of New York. That was in 1844. The state was all settled up and the cities seemed to be about as large as they ever ought to be for the support behind them.

There was much talk about development in the middle west, but that region was looking mainly to the Mississippi river for connection with the outside world, and so far as anybody could see that was likely to always be so. He had heard of the prospects for important cities along the Mississippi river, and he determined to go to that new country. And you may be interested to know of the most convenient, and I suppose cheapest, route he could figure out to get to that region. He went down to New York city, on a canal boat, took a sailing vessel to New Orleans and went up the Mississippi river on a steamboat, landing first at Fort Madison, in the territory of Iowa.

About the same time, or a few years later, a family, one member of which was a young daughter, made the trip from the state of Maine, overland, by the now historic covered wagon, to Rock Island county, Illinois. That family was headed for one of the future great cities of the Mississippi valley, a village which possibly

* A characteristic address by Mr. Roberts before the Illinois Manufacturer's Costs Association, April 21, 1931, on file in the Manuscript division of the Iowa State Department of History and Archives, Des Moines. It well illustrates his knowledge of economics and finance. His mastery in clearness of statement and compelling logic are shown in the description and comment upon conditions following World War I, so apropos at this time, perhaps not unlike, though in less degree, those possibly to be experienced as resulting from the more recent conflict.

some of you never have heard of, the village of Hampton, a few miles above Moline. As I have said, the Mississippi then was a great artery of commerce, there were rapids in the river at Hampton which made it necessary to lighten the cargoes for a few miles. This made work for laborers, and was thought to be one of the advantages which Hampton possessed over rival towns on the river.

EARLY INTRODUCTION TO BOOM ECONOMICS

That family from Maine located in Hampton, and later the young man from Utica, who also was looking for a future great city, arrived in Hampton and located there. And so these young people met, were married, and established their home on the very banks of the great river. Afterward they moved over into Iowa, and so it happened that I am a native of Iowa instead of Illinois.

I was born and lived as a boy in the country back of Dubuque, and I can remember, when I went to Dubuque with my parents, of seeing a number of large but unfinished business blocks and hotels, and recall that it was said that these buildings had been begun during the boom times before the panic of 1857, and that their owners were ruined in the panic, and unable to finish them. This was eight or ten years after the panic, and there the unfinished buildings stood as monuments to a boom that had been and was no more. Not many years ago a friend drove me around the outskirts of Dubuque and pointed out fields in farm crops that had been platted and sold as town lots in 1857.

So there in Dubuque in my boyhood I got my first lesson in the economics of a boom. The people of Dubuque in the fifties were convinced that they had the future great city of the upper Mississippi valley. They thought the river always would hold a commanding influence over trade in that region. They undertook to discount their expectations, they borrowed money on them, and came to grief.

HISTORY REPEATING ITSELF

There is one feature of that boom in the fifties—which by the way was not confined to Dubuque, but general over the country—that was like a feature of our own recent experience. The basis of the great expansion of credit in the fifties was the outpouring of gold from California. Gold had been a scarce commodity in this country before the discovery in California. The money was mainly state bank currency, nominally based on gold, but the bankers of that time had ways of making a little gold go a long way. Gold was discovered in California in 1848, and from the early fifties it was coming east at the rate of \$50,000,000 to \$60,000,000 per year. That was a lot of real money for that time; the state banks multiplied and continued to make a little gold go a great way, with the result that there was a great inflation of credit and most of it went into land speculation, with the result that the whole situation broke down in the panic of '57.

OTHER BOOMS EXPERIENCED

The next boom followed the Civil war. Like in our time, it was related to war. War always makes for inflation and high prices and the Civil war by its drafts upon capital and man power, interrupted and retarded the development of the country, but when the war ended, with the country united and its credit better than ever before, all energies turned to development. Europe was ready to invest great sums, particularly for railroads, and every part of this country was wanting railroads. Congress voted land grants freely to encourage their building, and the construction work gave a great stimulus to all business, and again to land and town lot speculation. Again expansion was overdone; too much new country was opened up, the farm staples all fell to very low prices, and the over-extended situation collapsed in 1873.

But population was increasing, and in the eighties railroad building revived, and was very active, not only

in this country but in many new countries—in Canada, in Russia, in Australia and in Argentina. In this country railroad building at that time mainly consisted of extensions by the roads running westward from Chicago, to occupy and preempt new territory. Furthermore, that was another period of excitement among “future great” cities, and of land and town lot speculation. I do not want to speak disrespectfully of the cities involved. There were St. Paul and Minneapolis, Sioux City, Omaha, Kansas City, Wichita, Dallas, Fort Worth, and more all the way to the coast, all fine cities today, but I suspect that none has had occasion to plat any new additions since 1890.

I recall a story of a man who said that on one day he was driven out from an Omaha real estate office to look at certain lots in an outlying district, and the next day was driven out to see some lots in an outlying district of Wichita, and he declared that they were the same lots in both cases. Of course, that was a great period of debt-making. I remember that the *Atlantic Monthly* sent a staff correspondent through the west at that time, to describe the numerous booms, and one of his comments was that “out in this country they call a man a millionaire when he owes a million dollars.”

That boom collapsed in 1893. So much railroad building and the opening up of great areas of new farming land, in this country and elsewhere, had the results of overloading the market for the farm staples, so that wheat fell to fifty-four cents per bushel in Chicago in 1894, and all other products in line with it. Feeling was so desperate that a lot of people wanted to change the standard of value; so along with all the other complications we had that on our hands.

So much for some of the more important crises and depressions of the past. They all have lessons for us. History shows that in all countries there is a tendency to alternating periods of business activity and depression with some of the fluctuations more violent than

others. They seem to have their roots in human nature itself, with its varying moods and impulses, its tendency to confidence and optimism at one time and doubts and depression at another. There is a psychology of the crowd, an infection of ideas to which we are all more or less subject and which manifests itself in mass movements and carries them to extremes, first one way and then the other. When a boom is under full headway, few people want to get off the wagon, even though they know that there may be danger ahead.

NOTHING WRONG WITH SOCIAL SYSTEM

There is an observation of rather vague character that is often heard and often from excellent and intelligent people, to which I would like to give a little attention. It is to the effect that these periods of depression must be taken as proof that there is something fundamentally wrong with our system of society or the present management of industry. That utterance, coming from persons whose opinions are entitled to respect, is picked up and repeated and passed along, with the weight of their names behind it, by every enemy of our institutions and of the existing order of society.

I will admit that the statement has certain plausibility and truth, but there is more error than truth in its implications, and on the whole such talk is misleading.

We all admit that society is not perfect, but most of us believe it to be a developing society. We recognize that it has certain defects or deficiencies, but there is reason to believe that the most serious of these is the character of the material that composes it—the human kind itself. You cannot get society as a body very far ahead of what it is individually.

One of the fundamentals of our society as we have always believed, is that it is a free society. We live under a regime of liberty. Our industrial system is a great voluntary system. Every person is expected to find his own place in it. There is no overhead authority

to tell any man what work he shall do or what pay he shall have for doing it. Whatever business relations we have with each other must be by mutual agreement or common consent. Furthermore, the conditions of industry and business are always changing; and that has to be so in a progressive society.

Under these conditions is it any wonder that there is some jostling and confusion? And what control does the individual business man have over the situation? If he is a manufacturer nobody guarantees that he will always have orders or always make profits. In 1929, certainly on the whole one of the best business years this country ever had, forty per cent of the corporations engaged in manufacturing reported no net earnings. The manufacturer must buy his raw materials by reaching an agreement with some one who has them for sale. He employs labor at the going and customary rates, which certainly he does not have the power to dictate. When he sells his goods he is subject to market conditions and must take the best price he can reach by agreement with a buyer who is as free to bargain as himself; and if he confers with others in his own line of business in any attempt to exercise general control over conditions, he runs the risk of going to the penitentiary. He is limited on every side by conditions over which at best he has only slight control. In truth he is limited by the rights of others—by the fact that every other factor in the process of production has equal rights with himself.

I am not going into an argument over the anti-trust laws and of course I do not claim that business should be able to dictate wages or fix prices to suit itself.

I am simply saying that this social and industrial organization of ours—with our theory of equal rights and freedom of action to all—is a very complex system, and that in fact the responsibility for control in the general sense implied does not exist anywhere.

Moreover, do we want it to exist? To whom shall be given the authority necessary to regulate all the business

of the country? To the government, it is said: That is the Soviet system. Of necessity, it involves the power to distribute the people in the industries, to send men to the wheat fields or the coal mines or the lumber camps, as the overhead authority may direct. Well, go about this country and see the extent and variety of its industries, get a mental picture of all the new ideas for the improvement of industry that are always taking form, and imagine if you can trying to direct and govern all these industries from Washington!

We cannot get along without organization or leadership. There must be executive authority somewhere. They have that in Russia with a vengeance. How shall the leaders be selected? Shall it be by lot, by political methods—as mayors and congressmen are selected—or by military power—or shall we continue to select under the business method, the competitive method, based on economic results—the method by which Melvin Traylor came up, step by step, to the presidency of the First National Bank of Chicago, and by which the executive position of nearly all the great corporations of this country have been filled.

STABILIZATION OF BUSINESS

It would be a fine thing I suppose to stabilize business, although absolute stability to my mind is inconceivable in a free society, but we will agree that it would be desirable to eliminate uncertainties so far as practical without impairing the independence and initiative which accounts for our progress, but it is never to be forgotten that it is the activities of the American people in the management of their own affairs—their buying and selling, their spending or saving, their investments or speculations, their ambitions and visions, their initiative and driving power and efforts to get ahead, that make the state of business what it is from time to time.

You have all heard it said of some individual that he did not stand prosperity very well. Well it may be said of business generally that it does not stand prosperity

very well. It has a tendency to lose its equilibrium, to neglect sound principles, lose its grip upon costs, and extend itself unduly, to get everything up in margins, with the result that the whole situation becomes honey-combed with weak spots. Then it is ripe for a crash. Business learns most of its lessons in the school of experience, and unfortunately every generation seems to insist upon learning for itself.

It was a rather common belief a few short years ago that the productive capacity of this country had become so great, the country had become so rich, business was so well organized, and the banking system was now so strong, that business would be more stable in the future, and we would not have crises and depressions as in the past. But the truth seems to be that a rich people, with a high standard of living, great accumulations of wealth and greater facilities for getting into debt, may blunder more disastrously and get its affairs into worse confusion than a poor people who never have had much to lose. Nevertheless it is true that on the whole the business structure of this country is much stronger than in the past.

MORE RECENT EXPERIENCES

Now let us come down to some of our recent experiences. Always the chief cause of our trouble has been the abuse of credit. In some respects assuredly we have improved upon past methods, but no one would claim that we had mastered that problem. When the Federal reserve system was established one of the things expected of it was that it would give us security against credit inflation. In that we have been somewhat disappointed. I have already said that the inflation period of the eighteen fifties was something like our own because it was based upon new supplies of gold.

The war brought us enormous additions of our gold stock. They came first in the settlement of our favorable trade balances, in the early part of the war, and after the war they came not only on account of trade

balances, but because of the unsettled political and economic conditions in Europe. Individuals, corporations and banks the world over wanted reserve funds in the United States for safety. It was as though the world had tipped and spilled its gold into our lap. We never could have acquired such quantities of gold under peace time conditions.

This massing of gold in the United States was followed more recently by very large accumulations in France, which I have not time to discuss. The United States and France hold today about 60 per cent of the total supply of monetary gold in the world. Undoubtedly this abnormal distribution of gold has been to the disadvantage of business everywhere. It has tended to make credit scarce and dear in some countries and in this country it has furnished the basis for the greatest period of credit inflation ever known. This credit inflation began with us in the middle west as a result of high prices for farm products and rising land values. The result there was a large turnover of lands at high prices and a great increase of mortgage indebtedness. The farm mortgage indebtedness of Iowa by the census of 1910 was about \$204,000,000 and by the census of 1920 was \$484,000,000, and that was in the best ten years for farming that Iowa ever had known. Naturally the local banks of Iowa became involved by assisting these purchases, and the result to both the farmers and the banks you know. That is one of the conditions which figures in "what is the matter" with this part of the world.

Then came the land and town lot boom in Florida, the results of which I need not dwell on, and which figure in what is the matter with that part of the world. And about that time activity in suburban real estate and in speculative building operations spread to all parts of the country. Finally came the great stock market speculation. I will not go into that very far; some of you may be tender on the subject, but we came out of the war with bonds and stocks at a low level, owing to the

competition of government bonds, and as these bonds were absorbed and taken out of the market, and as the new gold supplies accumulated in bank reserves, naturally general bond and stock prices began to improve. There is always a reason for the beginning of these booms, but after they get well under way reason has little to do with them.

THE U. S. RESERVE BANKS

I have said that it had been expected that the Reserve banks would be able to exercise control over credit expansion, and they tried to restrict the flow of credit to the stock market. They appealed to the member banks not to lend credit, and particularly not to draw upon reserve credit, for loans in the stock market and the member banks generally responded. So far as the member banks of New York are concerned the record shows that their loans to brokers were no higher in 1929 than they had been two years before. But then we witnessed a new development. The action of the banks in restricting their stock market loans caused interest rates on that class of loans to rise, but nobody was concerned about interest rates so long as the market was rising. The result was that money came from a multitude of sources, from all over this country and all over the world, but in the aggregate most of it came from bank deposits. The customers of the bank—individuals, corporations, and in many instances bank customers—proceeded to convert their deposits into brokers' loans for the sake of the high interest rates prevailing. I remember particularly one country banker telling me that the school district of his locality had withdrawn its funds from his bank and sent them to Wall street for investments in call loans. On October 1, 1929, the total amount of borrowings by the brokers who were members of the New York Stock Exchange, as reported to the exchange authorities was about \$8,500,000,000, and of that total slightly less than \$1,100,000,000 consisted of loans of New York members of the Federal reserve system on their own account. In other words, nearly seven-eighths

of the credit was from other sources. I think that statement is due to the member banks of New York city.

So the attempt of the Federal reserve banks to control the expansion of credit on stocks was unsuccessful, because in the last analysis the public controls the bank funds and the public refused to cooperate. Nevertheless, the reserve system served one important purpose. It held a great final reserve of credit intact, so that it was not drawn into the maelstrom, as had been generally true of bank credit in 1857, in 1873 and other booms, and when the collapse came that fund of reserve credit was safe and free to support the situation. That much of a gain has been made toward stabilizing the credit supply.

Now this concentration of gold—the basis of bank credit—in a few countries, is one of the conditions which figures in what is the matter with the world. It has clearly resulted from the war.

INTERNATIONAL AFFAIRS

I might mention, although it is a delicate subject, the conditions related to the great body of international indebtedness arising from the war. I will not discuss it from the standpoint of validity, or if you please, the equity of these obligations. I have always thought, myself, that from that standpoint the reparations agreements, and our debt settlements were justifiable, but certainly this great body of debts has an effect on the business situation. I don't know, and I don't think anybody knows, whether Germany can make the reparation payments or not, but one thing is certain, she can only pay by an excess of exports over imports. The debts are a great abnormal element in the situation, because they do not represent capital transferred from creditor to debtor for productive purposes. If we pursue a national policy which tends to cause a continual flow of gold to the United States either credit conditions in other countries will be disturbed to the general disadvantage or the balance of payments will be forcibly

adjusted by the exclusion of American products from foreign markets.

THE TARIFF

The tariff question, also, has a bearing here. I think it would be a good guess that a large majority of this company, including myself, have been supporters of a protective tariff. I question if there is a person in this audience who has written as much in behalf of a protective tariff as I have. I have always held that a reasonable degree of protection was natural and an advantageous policy for a new country, with great undeveloped resources and desiring to diversify its industries. But it is possible to overstrain a good argument. We all know that there may be mutual gains by trade. We act upon that principle in our private affairs. I don't cut my own lawn, or personally cultivate a kitchen garden, nor is the family clothing made in the family as was common 100 years ago. Since the war the whole world has gone to extremes on the idea of each country doing everything for itself. The effect has been to disrupt long established trade relations, to stimulate an unneeded increase in productive capacity, and on the whole to diminish the buying capacity of the world and the ability of debtor countries to meet their international obligations.

MORE FUNDAMENTAL PRINCIPLES

Let me lay down a few more fundamental principles. The modern industrial system is a highly organized and complex system. Each one of us does some one thing, which may have very little direct relation to his own wants, and depends upon obtaining what he wants by a grand system of exchange through the markets and by the use of money. It is a wonderfully effective system when all in order and in balance and working smoothly, but it is like every other complicated system in that it does get out of order occasionally. Since all business in the last analysis is an exchange of services, it follows that goods and services must come on the markets in fairly

proportionate relations to each other and to the demand for them. If that is not the case, if certain commodities are offered in excess of the demand for them, a surplus will accumulate, the prices will fall, the ability of those producers to buy the products of others will be reduced, and the whole system of trade will be disorganized.

The purchasing power of every group in the population is in its own products and services, and when you have the working population distributed in all the industries in right proportion to provide the goods and services in right proportions to each other, and they are priced in right relations to each other, the markets clear themselves with little or nothing left over, everybody is employed and we have what we call prosperity. Then we are getting out of the industrial system all it can give at the existing stage of development, and there is no danger of general over-production so long as the balance is maintained. There is practically no limit to human wants. There is not a family in a four-room apartment in this city tonight that would not like to move into a six-room apartment, or in a six-room apartment that would not like to move into an eight-room apartment, with all the additional furnishings and an automobile in the garage. The only danger of overproduction is an unbalanced production.

Production is regulated automatically with a good degree of success under normal conditions by the price system. Capital and labor tend to go out, or keep out, of industries that are poorly paid, and into industries that are better paid so that the balance is fairly well maintained. It is true that the system does not always work promptly, for sometimes people do not cooperate very well. Sometimes they get the idea that a parliament or a congress may suspend or repeal the law of supply and demand, and such efforts tend to confuse the situation.

And then changes are always going on in industry and extraordinary disturbances sometimes occur.

THE DERANGEMENTS OF WAR

The great war caused an enormous derangement of normal industry and trade. The situation in wheat illustrates this derangement. Before the war western Europe was accustomed to obtain an important part of its wheat supplies from Russia. The war cut off those supplies and also reduced production in western Europe, with the result that increased demands fell upon the wheat-producing countries outside of Europe—Canada, the United States, Australia and Argentina. A great expansion of wheat-growing occurred in these countries, and with Europe coming back to the volume of pre-war production there has been a gradually increasing carryover of wheat from year to year. Now Russia is claiming her pre-war place in world markets, and even threatening to take a larger place. The price of wheat falls, affecting the prices of all goods which they are accustomed to buy.

Sugar is another staple commodity which affords a like illustration. Before the war the production of sugar in the world aggregated about 18,000,000 or 19,000,000 tons, about one-half from beets and one-half from cane. The war swept over most of the beet sugar districts of Europe and nearly destroyed the industry there. As a result, prices rose, and the cane sugar industry in the tropics was greatly expanded. Now Europe is producing more beet sugar than before the war, the total production of sugar is up over fifty per cent from what it was in pre-war years, there is a heavy accumulation of stocks, prices have fallen and sugar-producers everywhere are in distress and unable to buy their accustomed quantities of other products.

The production of cotton and cotton goods was stimulated in this country by the war. The acreage in cotton has expanded west of the Mississippi river, over the plains region of the southwest, a region once supposed to be good for nothing but grazing, until the total acreage is forty to fifty per cent larger than before the

war. Furthermore, the cotton mills were so crowded with orders during the war that they resorted to the practice of operating night shifts, a practice that has been a plague to the industry ever since. The cotton goods industry has been an unremunerative industry for several years, with the operatives on part time, so that although their wages are nominally high in fact their purchasing power is very low.

The war interfered with normal building operations in most countries and wherever devastation occurred imposed the necessity for large post-war expenditures for reconstruction work. The urgent demands upon the building trades and industries in the years following the war caused a general rise of building costs, and now most countries are overbuilt, with little need or inclination to continue such operations at prevailing costs.

The shipping industry is in very bad condition, with a surplus of ships, freight charges lower than before the war, and all operating costs higher. We, together with the allies, took Germany's merchant fleet away from her by the peace treaty. We might have known that the Germans would have ships, and now they have nearly their pre-war tonnage, and since they are among the latest built they are among the best on the seas, and altogether there are too many ships.

I could go on for the rest of the evening with particular instances of derangements caused by the war, but I will come now to the most serious disorder.

THE MAJOR DISORDER

The war caused an enormous demand for manpower, foodstuffs, and many raw materials, resulting in a general rise of wages and prices. Now in the great fall of prices which has occurred since the war, and particularly in the last year, prices and wages have not all come down together. The prices of farm products and crude materials generally, which are produced largely by small proprietors and mainly by their own labor, have come down in a great slump to approximately the pre-war level.

On the other hand, in the manufacturing industries, the building industry, the transportation and distributive services generally, governmental services, professional services, you have a vast network of relationship in which wages or personal compensation are the principal factor, and these do not move readily, at any rate, downward. They went up fairly well together, but to attempt to readjust them downward together, in a manner that will leave everyone in the same relative position, is a very difficult undertaking.

We may as well face the fact, however, that owing to the disorganization of the industries, and their changed relations to each other, products are not moving in trade and into consumption as they did. The channels of trade are obstructed, congested. People cannot buy the products of others because they cannot sell their own, or cannot sell them at prices which give the same purchasing power.

As a matter of fact, all kinds of compensation have come down, primarily because the volume of business has fallen off. Nobody likes to say anything about reduction of wages. Our leading industrialists generally have taken a position against wage reductions and I think their attitude does credit to their sentiments and inclinations. It certainly would be reprehensible for an employer to take advantage of conditions to enforce wage reductions simply for his own gain, but—this is not a question of conflicting interests between employers and wage earners. Fundamentally it is a question of readjusting relations between the industries, so that goods will flow into consumption and the workers of all the industries can have full employment and buy each other's goods, with a corresponding readjustment of the cost of living.

After all, we know that actual wage payments have suffered a great reduction. The man who is out of a job certainly has had his wages reduced, and the man

who is working only three or four days per week has had his wages reduced. But unfortunately there are no compensating benefits. Such reductions do not reduce the costs of production or the costs of living; therefore, they do not stimulate consumption or increase employment. They do nothing to restore the balanced relations that are necessary to prosperity. The "staggering" of employment, so that one set of men have work part of the week and another set of workmen the rest of the week, does not put full wages in the pay envelopes. It is only a temporary expedient with an actual reduction of wages, waiting for business to start up, but doing nothing to start it up, and meantime savings are being exhausted, millions of men have no employment at all and the country is wasting its resources.

I do not say that wages—real wages—must be reduced and I certainly do not believe that the standard of living need be reduced. I do say that goods that are relatively high must come down or goods that are relatively cheap must rise, or that there must be adjustments to bring them to a common level. It may be that improvements in methods of production may bring down, at least in part, the goods that are relatively high. Somehow the balanced relationship must be restored in order that goods will buy goods on the usual basis.

Furthermore, if we can get all the industries busy and all the goods moving into consumption, we will find that prices and wage rates will soon be on a rising instead of a falling scale. There is no need to worry about wage rates or the standard of living if you have everybody employed and all the goods being consumed. The standard of living is not indicated by money wages, but by purchasing power over goods. Nothing can prevent constant advance in the purchasing power of wages as the productivity of industries increases, always provided full employment can be had, and that, as I have said, is dependent upon the relations between the industries.

GREAT BRITAIN'S PREDICAMENT

This is a world-wide depression, and the industrial situation is perhaps worse in Great Britain than in any other country, because of the extent of her foreign trade. Her imports are chiefly foodstuffs and raw materials for her industries, while her exports are manufactured. One of the best known of English economists, Professor Henry Clay, in a radio address recently, said that the average price level of British exports in 1930 was 51.3 per cent above the pre-war level, while the average of British imports was only eighteen per cent above the pre-war level. That was the average of 1930; the difference would be greater now. That seems to explain why Britain's foreign customers are not taking as many of her goods as formerly and it throws light upon the whole world situation.

The recent census of the United States shows the population to be fifty-four per cent urban and forty-six per cent rural, the census definition of "rural" including villages of up to 2,500 people, most of them mainly dependent on the surrounding farm population. A disruption of prices similar to that described by Professor Clay exists between these two groups. There are plenty of goods, or capacity to make them, in both groups, but the disruption of prices prevents the trade. This is the plain explanation of the spectacle of want in the midst of plenty, of which we are hearing and reading so much.

In England the result is an appalling amount of unemployment. A recent statement shows that twenty-one per cent of the workers included in the unemployment insurance system are on the dole. The regular insurance fund is exhausted, and advances from the Treasury were \$150,000,000 last year; this year has been started with \$100,000,000 and the Chancellor of the Exchequer has recently stated that the total cost of the dole is now running at the rate of about 100,000,000 pounds or \$500,000,000 per year.

The exchequer balance had a deficit last year and taxation was increased; for the fiscal year ended March 31, 1931, it shows another deficit and taxation will have to be increased again. '

Evidently it would be vastly better for all classes in England if the great sum being expended upon unemployment doles was being paid in wages for the production of goods, and for the improvement of the industries to make more goods, and thus advance the standard of living above the level of the dole!

That is the situation of Great Britain. It goes without saying that people must not be permitted to starve, but on the other hand, there are abundant warnings against the unwisdom of paying people for doing nothing. It is agreed that there are grave abuses in the system. It has become a common practice for employers to cooperate with employes in arranging with them to alternate half the time in their regular jobs for the employers, and go half the time on the dole.

It is impossible in any country that such a system will not be abused under the pressure of political influence, and that the recipients of such aid will not be demoralized by it, and by the belief that they are entitled to be maintained at the public expense.

APOCRYPHAL BUT ILLUSTRATIVE

I heard a story the other day which may be apocryphal, but no doubt illustrates a common opinion about the dole. A man was asked by an acquaintance if he was having any success in getting a job, and he said no, nothing that he cared for. He added that he had a chance to get a job with a few shillings a week more than the dole, but he thought he would rather be *independent*!

Let me emphasize again that the secret of prosperity is in balanced relations between the industries, for in the last analysis they buy and consume each other's goods. The purchasing power of every group is in its own products and services. And there is no danger of overproduction so long as they are in balance. There

is no limit to the amount of work to be done in the world, the amount of business to be had or the amount of wealth that may be created from the resources of Nature. The great problem of society is neither one of class conflict, or of international rivalry, nor of general overproduction. The problem is to so organize, integrate and develop the resources and industries of all countries as to secure the greatest possible production and distribution of all those things that will minister to the comfort and welfare of all people of the world. That is the great appeal to the enlightened and constructive forces of the world!

OPPOSED DIVORCE BY LEGISLATIVE ACT

Gov. John Chambers: The theory of our government teaches that the most perfect security to liberty, and to individual rights, is to be found in the distribution of its powers among three distinct bodies of magistracy, and the confinement of each within the sphere prescribed by the constitution for its action. I submit then, that the concurrent exercise of the power to dissolve the bonds of matrimony, by the legislative and judicial departments, is a departure, and a dangerous one, from the principles of our government, and ought to cease. If the powers conferred by law upon the judiciary, are found too limited, let them be enlarged; still securing to the parties implicated, the unalienable and invaluable right of defending themselves, and of demanding the production of legal and competent evidence against them, before sentence of divorce is pronounced . . . Too much facility and encouragement has been given to applications for legislative interposition in such cases, and satisfies me that it will be more safe and more consistent with the principles of our government to leave them to judicial action, than to continue to legislate for each particular case.—Message to House of Representatives, Feb. 14, 1843.

HISTORICAL DATA OF THE IOWA BAR

By W. R. C. KENDRICK*

A prominent Iowan once said: "If we believe in the future we must know the past." No better thought could express the importance to every member of the Iowa bar, and all other Iowans, of knowing the facts connected with the early history of the state and the conditions under which the pioneer lawyer practiced his profession.

Prior to the year 1833, the vast area west of the Mississippi river and north of the state of Missouri was a trackless wilderness inhabited by Indians and wild beasts, except for a few squatters along the west bank of the Mississippi and venturesome white men who crossed the "Great River" in search of minerals and furs. Then on June 1, 1833, the federal government opened this territory for permanent settlement, but the influx of new settlers was slow, and those who came remained largely in small settlements along the Mississippi river from Keokuk to Dubuque. The villages were mere collections of wooden buildings, built with logs hewn from virgin timber; the streets just trails filled with stumps and brush, and surrounding the village stood a primeval, impenetrable wilderness. Law and organized government were unknown.

It was in such surroundings that the first semblance of a court trial was held. In May, 1834, a man by the name of O'Connor shot and killed a man by the name of O'Keaf near Dubuque. O'Connor was apprehended, charged with murder, and taken to Dubuque, and the first trial for murder in what is now Iowa was held in the open air beneath the wide spreading branches of a large elm tree. A man by the name of Lynch was the presiding judge. An army captain by the name of White was appointed prosecuting attorney, and another

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army captain by the name of Bates from Galena, Illinois, who happened to be present, was selected by the accused as his attorney.

Twelve men from among the bystanders were selected as jurors, and these men seated on some logs comprised the jury. The prosecuting attorney asked the accused if he was satisfied with the jury. The accused replied that he had no objection to any of the jurors, but insisted that there was no law in the country by which he could be legally prosecuted. The objection was quickly overruled and the trial proceeded. After the witnesses had been examined the attorneys addressed the jury. Following their arguments the jury retired, and after an hour's deliberation returned a verdict of guilty, recommending that the accused be hung, which recommendation was promptly complied with on the same day. It was in this atmosphere that the pioneer Iowa lawyer began the practice of his profession.

THE TERRITORIAL ORGANIZATION

Soon thereafter the real political and judicial history of Iowa began. The Iowa country was organized by act of congress approved June 28, 1834, and attached to the Territory of Michigan. Then on April 20, 1836, congress organized the Territory of Wisconsin and made Iowa a part thereof. This arrangement was of short duration, for by act of congress approved June 12, 1838, the Territory of Iowa was formed, with Burlington the seat of government. So, within the brief space of only five years, Iowa advanced from the stage of a trackless wilderness, inhabited only by the red men, to the dignity of an independent, organized government of white men. Up to this period very few white settlers had moved into the territory, the population being approximately 12,000, and Burlington was a small hamlet of 300 inhabitants.

Scarcely any lawyers had located here, and many of those entered or purchased land close to the larger settlements and divided their time between tilling the soil

and practicing law. Burlington, the seat of territorial government, had only two lawyers actually residing within its limits, in addition to Charles Mason, who had been appointed chief justice of the Territorial Supreme Court, and at the first session of the Territorial Supreme Court, held at Burlington on November 28, 1838, only twenty attorneys presented themselves for admission to practice. They were David Rorer, James W. Grimes, Henry W. Starr, William H. Starr, James W. Woods and M. D. Browning, of Burlington, but only David Rorer and James W. Grimes actually resided in the city; Stephen Hemstead and B. Ruch Petrikin of Dubuque; Philip Viele and Alfred Rich of Fort Madison; G. W. Teas and J. B. Teas of Mt. Pleasant; S. C. Hastings, R. P. Lowe, Stephen Wicher, Irad C. Day and T. S. Parvin of Muscatine; and William B. Conway, Isaac Van Allen and Charles Weston of Davenport.

There were a few other lawyers practicing in the Iowa Territory when established but not many. Among them were: Thomas S. Wilson of Dubuque, Daniel F. Miller of Keokuk, Edward Johnstone and Hugh T. Reid of Fort Madison, and George G. Wright of Keosauqua. Many of the foregoing gained distinction, both in the practice and on the bench, and were honored as few men have been honored. Reputable authority has declared that Charles Mason and James W. Grimes were two of the greatest lawyers in Iowa history.

After the establishment of the Territory of Iowa, the list of practicing lawyers grew steadily. Many of these were young men, educated in eastern schools, and fired with the spirit of adventure, moved west. Some were more experienced lawyers from other states who thought they saw greater opportunities in the new territory, while others were young men of the territory who obtained a legal education by studying law in local law offices.

The practice of law in territorial days was extremely difficult. The population was small and clients were scarce, the population of the entire territory in 1840

being only 43,112. Their aggregate wealth was very small and their domestic conditions primitive. A large majority of their habitations, in both villages and country settlements, consisted of a single room for the use of a whole family, not greater in size on the average than sixteen or eighteen feet square, and constructed from logs cut from the trunks of small forest trees. The barest necessities of life were alone attainable. The common comforts of civilization were very rare. Luxuries were impossible, and social, religious and educational opportunities were very meager.

Attorneys fees were paid mostly in merchandise, and the following incident will illustrate that fact. A man had been arrested for stealing a rifle. The attorney he employed to defend him asked a young lawyer to assist. During the trial the rifle stood by the one and only door to the court room. The man was acquitted and immediately left the court room and took the rifle with him. When the older attorney saw that the rifle was missing he turned to the young lawyer and asked: "Where is the rifle?" To which the young lawyer replied: "The defendant took it with him when he left the court room." The older lawyer then said: "That was to be my fee for clearing him."

LAW LIBRARIES LACKING

But lack of clients and cash fees were not the only problems with which the territorial lawyers were confronted, for there were no law libraries worth mentioning and scarcely any law books. The library of the average lawyer of today contains more law books than there were in the entire territory. So, the lawyers of that period had to rely largely upon their natural ability, oratory and wit in the trial of law suits. A good illustration of this fact is found in a case where the prosecuting attorney was having a difficult time in securing the desired answers from a rather obtuse or wary witness relative to the kind of whiskey he had purchased. Finally the witness was asked "how it tasted." The

court, in response to an objection, ruled the question to be improper and inquired of the attorney, in some asperity, why he put such question, "Well, your honor," replied the attorney, "I was unable to make the witness tell what kind of liquor he bought, but I thought if he would tell how it tasted, the court would be able to determine for himself." The ruling of the judge was thereupon reversed.

ABLE LAWYERS AND JURISTS

But notwithstanding the difficulties and hardships under which the territorial lawyer labored, this period produced some of the ablest and most profound lawyers and jurists in the history of the state. They were: Charles Mason, chief justice of the first Territorial Supreme Court, considered the ablest member of the court and one of the great lawyers in the history of the state. David Rorer, said to be the best lawyer at the territorial bar. James W. Grimes, one of the brainiest men Iowa has produced, and also served as governor and in the United States senate. Henry W. Starr, one of Iowa's ablest lawyers in his day. Also, Thomas S. Wilson, Stephen Hempstead, S. C. Hastings, R. P. Lowe, George G. Wright, William G. Woodward, Jonathan C. Hall, John F. Kinney, Joseph Williams, Edward Johnstone, Daniel F. Miller, George Greene, and many others that history has cannonized in the memory and hearts of the people of Iowa.

Although the territorial pioneers were engaged primarily in making a living, they took a keen interest in the activities about them, and that period was one of the most colorful in the history of the state. Throughout this period the population grew from 22,859 to 102,000 as pioneers poured in from the twenty-seven states of the Union.

The dominant political issue between 1840 and 1846 was the achievement of statehood. As early as 1839, Governor Lucas suggested statehood, and the first constitutional convention was held in 1844 at Iowa City, the

then capitol. The constitution adopted at the convention was rejected by the people when congress deprived Iowa of the Missouri river as a boundry. A new constitution was adopted in 1846 with the present boundaries and accepted by congress. On December 28, 1846, President James K. Polk signed the bill elevating Iowa to the dignity of statehood. On that date only 33 counties had been established, and two-thirds of Iowa still lay beyond the frontier. The red men still lived along the Missouri and in northern Iowa. Although Iowa held promises of rapid development in 1846, few there were a century ago who could peer through the mist and forecast the future greatness of the Hawkeye state. Fortunately there were strong, able men who guided Iowa in the important transition from a territorial status to that of statehood. In Robert Lucas, John Chambers and James Clark, the territory had been governed by a triumvirate of executives of rare ability. Augustus C. Dodge, who had served as delegate to congress between 1841 and 1846, was later twice elected United States senator, proof positive of the high regard in which he was held both in Washington and at home. Charles Mason, chief justice of the Territorial Supreme Court, was a man of rare brilliance, and his two associates, Joseph Williams and Thomas S. Wilson, were able jurists and solid thinkers.

RECOGNIZED AS EMINENT LAWYERS

The advent of statehood ushered in the "Golden Age" in the history of the Iowa bar, which period extended to the turn of the century, for during that period Iowa produced great lawyers, orators and statesmen, many of whom reached the pinnacle of fame and made Iowa the toast of the nation. In that distinguished group we find such eminent layyers as John F. Dillon, Samuel F. Miller, Chester C. Cole, Samuel J. Kirkwood, James Harlan, Nathaniel M. Hubbard, Joseph W. Blythe, H. H. Trimble, William H. Seevers, James Hagerman, Frank Hagerman, Francis Springer, L. C. Blanchard, W. I.

Babb, James W. Bollinger, George W. McCreary, Emlin McClain, Smith McPherson, Joseph C. Knapp, Oliver P. Shiras, William B. Allison, David B. Henderson, Leslie M. Shaw, John H. Gear, John F. Lacey, W. E. Blake, J. F. Wilson, Jonathan P. Dolliver, Albert B. Cummins, William S. Kenyon, Robert G. Cousins, Martin J. Wade, Horace M. Towner, George D. Perkins, William P. Hepburn, Francis M. Drake, James W. Good, Emmet Tinley, and many others.

Of all the great lawyers of Iowa none has conferred a more substantial and enduring honor upon her name, nor more justly deserves to be embalmed in her history than John F. Dillon. Judge Dillon was recognized as one of the great lawyers in the nation, and was regarded as one of the most profound jurists of the American bar.

Samuel F. Miller was the first Iowa lawyer to serve as a member of the Supreme Court of the United States, and has the distinction of being considered the greatest constitutional lawyer the nation ever produced, excepting, always, John Marshall.

Nathaniel M. Hubbard was one of the shrewdest railroad attorneys in the United States. He had a keen mind and was resourceful and cunning. For a quarter of a century he was one of the men behind the scenes at every important political convention held in Iowa, and it was often said that it made no difference who was Governor de jure, since Judge Hubbard was always Governor de facto. He was a total abstainer, and once said to a friend who offered him a drink of whiskey: "If you ever drink such stuff, always drink a little less than the others do, so that you will have sense enough left to pick up the secrets that fools babble about in their cups."

William B. Allison was the dean of the United States senate, and controlled more influence on proposed legislation than any other member of that august body.

And Jonathan P. Dolliver was one of the most forceful and eloquent orators of his time. It is recorded that when a young man he came from West Virginia to Iowa, bringing with him hardly more than a law diploma, a robust body and a ruddy face. He located in Fort Dodge, and in a scrumpy office began to wait for clients. But paying clients were scarce in those days, and in order to make a living he spent part of his time working on the highways. While laboring on the highways and waiting for clients he went about making political speeches. He affiliated with the Republican party and spoke for the party wherever two or three were gathered together. His eloquence was so effective that within two years after his arrival the strangers among whom he was sojourning made him their city solicitor. One of the leaders in the Republican party thought he saw a prophet concealed in this man Dolliver and introduced him to the Iowa members of the Republican national committee, who were continually scanning the horizons for young men who could make speeches. The Iowa members of the committee and other leading Republicans of the state saw such possibilities in young Dolliver that he was named temporary chairman of the Republican state convention in 1884. Realizing that the speech required of him would either make or break him, Dolliver prepared himself thoroughly. As he sat on the platform waiting to be introduced he faced an audience made up of picked Republican leaders of Iowa, and in one of the boxes, as their guest of honor, sat Gen. William Tecumseh Sherman. As he gazed back into the upturned, expectant faces a wee small voice inside of him kept saying, "Be brave, this is your chance." Dolliver then took renewed courage and resolved that he would make a supreme effort to speak as he had never spoken before, for he knew that for him the gates of fame stood ajar, and he was unafraid. And when he began to speak he delivered the sentences he had rehearsed with the spontaneousness of an extemporaneous speech. At once he captured his audience and they picked him up and car-

ried him through his speech on the wings of their applause. The speech abounded in wit and humor mingled with pathos. It bristled with epigrams and phrases that sounded like slogans, and when he finished he was greeted with thunderous applause and shouts of "Wonderful!" The next morning Dolliver found himself famous, and the Associated Press spread the news all over the nation that a new orator had been found in an Iowa cornfield. It was in this speech that Dolliver told the delegates that Iowa would go Democratic when hell went Methodist. But years later there must have been trembling in hell in fear that the saying of the young and impetuous prophet might be fulfilled.

But the great Iowa lawyers of the past did not reach the top of their profession by way of a path of roses, for they, too, won success the hard way. Each and every one of them, in the early stage of their practice, experienced discouraging hardships and bitter disappointments, but confidence in themselves and faith in the future brought ultimate success. So, to the young lawyer of today, who might feel that the future offers no promise of a successful career in the legal profession, we say, know the past, have confidence in yourself, and believe in the future.

Permit us to pay tribute to the many notable lawyers who, in the past forty-seven years, have graced the history of Iowa, but we cannot attempt to review all the illustrious names that adorn its annals, and, therefore, we leave it to future historians to record their achievements.

TERRITORIAL LIBRARY FOUNDED

No history of the Iowa state bar would be complete without including a record of the birth and growth of the Iowa state law library, the origin of which antedates the admission of Iowa as a state. The law library was originally a part of the territorial library which was later merged in the Iowa state library. Therefore, the history of the Iowa state law library commences with

the act of congress dividing the Territory of Wisconsin and establishing the territorial government of Iowa. That act was approved June 12, 1838. It appropriated \$5,000.00 to be expended by and under the direction of the governor of the territory "in the purchase of a library, to be kept at the seat of government, for the accommodation of the governor, legislative assembly, judges, secretary, marshal, and attorney of said territory, and such other persons as the governor and legislative assembly shall direct."

In 1838, Robert Lucas, ex-governor of Ohio, was appointed governor of the new territory, and Burlington was chosen as the seat of government. Governor Lucas brought with him, as his private secretary, a brilliant young scholar and lawyer, Theodore S. Parvin, who, on the tenth day of April, 1839, was appointed librarian of the territorial library. Thus, Theodore S. Parvin became the first librarian of what is now known as the Iowa state law library. Mr. Parvin assisted Governor Lucas in the selection of the books for the new library, and the \$5,000.00 appropriation was used to purchase 1519 books on miscellaneous subjects, of which 449 were law books, legal documents and periodicals. That small collection formed the substructure of the present law library with approximately 140,000 volumes; and it is a matter of pride and satisfaction to Iowans that away back in 1839 Iowa's first territorial governor had the far-sightedness to call to his aid as librarian a student of both literature and the law, and that the pioneer library of Iowa included not only law reports, but also standard works of literature, science and law.

PIONEER STATE LIBRARY ESTABLISHED

The First General Assembly of the state of Iowa early undertook the task of providing for "the management of the state library, and the election of a state librarian," and on February 15, 1847, an act was approved establishing a state library. The law library continued as a division of the state library from that date down to

the regular session of the Forty-eighth General Assembly, when an act was approved on February 13, 1939, establishing the Iowa state law library as a separate unit of state government, and in the same act created the legislative reference bureau as an integral part of the law library, all under the supervision and direction of the law librarian.

LAW LIBRARY RANKS HIGH

Today the Iowa state law library is one of the largest and finest state law libraries in the United States, and also ranks among the top most complete collections of legal reference in the world. The present available records disclose that, in the matter of number of volumes, the Iowa library is exceeded only by the Connecticut state law library, and then only by a small margin. Stacks and stacks of law books, legal documents and periodicals line the library shelves, ranging from a copy of a code 4,000 years old to the latest codes, session laws and court reports of all the states. Nearly complete sets of statute laws of the entire Anglo-Saxon world, and many in a foreign tongue, can be found there.

This library possesses complete files of the reports of all of the United States courts, all the principal reporter systems, numerous special legal reference works, and late editions of textbooks covering the entire range of legal subjects. The library contains the most complete set of report of legal and bar associations in the world; also, a complete set of the briefs and arguments in the Iowa Supreme Court. In fact, everything in law has a place on the library shelves.

RARE DOCUMENTS INCLUDED

Among the valuable works contained in the library are numerous, rare and priceless books describing the laws of almost every age and time, some of which volumes cannot be found anywhere else in the world. Among the rarest of those works is the Code of Hammurabi, which is the oldest code of laws in the known world.

It was promulgated by Hammurabi, King of Babylon, 2,285 years before Christ, and chiseled in hieroglyphics in tablets of stone, set up in the principal cities of the kingdom so people might know what the laws were. The actual finding of the monument on which the code was engraved took place in December, 1901, by an expedition sent out by the French government, and a transliteration and translation of the code was made by Robert Francis Harper. A copy of this priceless document is contained in the Iowa law library.

The collection of exceedingly rare and priceless documents found in the library also includes the following:

Four volumes of the Domesday Book, the earliest record in England, started by William the Conqueror in 1080.

Year Book of Henry VII, printed in ancient Norman-French and bold English type in 1555. The volume is in the original leather binding.

Copy of the early Anglo-Saxon law published in London in 1577, during the reign of Queen Elizabeth, and containing the abridgment of the laws and decisions of early England.

Laws of Scotland from 1124 to 1707.

A Latin Corpus Juris Civilis in the original leather binding in which it was bound in 1604.

Institutions Juris, reciting in Latin the fundamentals of jurisprudence as evolved in the Roman Law, printed in 1553, and marked with wormholes in its original leather cover.

Code of Frederick the Great of Prussia, published in 1751. It is claimed that modern codes really began with this code.

The code of Napoleonic laws, issued by Napoleon in 1804. It is alleged that this code has influenced all the modern laws of the world, and is substantially in effect in the state of Louisiana at the present time.

The first edition of William Blackstone's Commentaries on the Laws of England, published in 1765, as well as early editions of Hume, Coke, Littleton, and other early writers of English law.

A digest of Roman civil law printed in 1528, and many other ancient and rare law books.

The most interesting of the Iowa law books contained in the library is the original volume of Bradford's Reports of the decisions of the Supreme Court from the organization of the Territory of Iowa in 1838 to December 1839. So far as is known, this is the only copy in existence, and is one of the rarest books in the United States.

The collection housed in the library is conservatively valued at \$1,000,000 and could not be replaced at twice that sum, if, indeed, it could be duplicated at all. This vast collection of legal reference is made easily accessible to the members of the Iowa bar, and to the members of the bar of other states who frequently visit the library in search of data unobtainable in their own state, by the modern scientific system of card index which makes it possible to locate any particular book or legal document instantly. Also, the system of classifying and cataloging the material, as perfected in the Iowa library, is one of the best, if not the best, in any state law library, and has been adopted by other states. In fact, the Idaho state law library adopted the Iowa system as the best in the nation, after the librarian of that state spent three years visiting the law libraries in all the states to find the best method of classification and cataloging in use. Cornell University at Ithaca, New York, has also adopted the Iowa system.

The library is serviced by a staff of highly trained, efficient and courteous assistants, each a specialist in his or her specific duties. The library is used constantly by members of the bar, public officials and the general public. Many lawyers and judges over the state make frequent requests for the loan of books, briefs and arguments in the supreme court, and other material found

in the library, and it is the policy of the staff to comply with such requests on the day they are received. The efficient management of the library has been recognized throughout the nation for more than a half century, and the high standing accorded its supervising officials may be gauged by the fact that one of its librarians, the late A. J. Small, was one of the founders and first president of the American Association of Law Librarians, an association whose membership includes members of the staffs of state, institutional and university law libraries throughout the country. And in this connection, it is proper to pay tribute to the man whose extraordinary ability and self-sacrifice made possible the preminence in the field of law libraries which the Iowa library now enjoys—A. J. Small, who served as state law librarian for more than 41 years. To him this magnificent institution, which holds a place of importance in the legal annals of the state equal to that attained by the historic law libraries of the ancient world, is, indeed, a fitting monument.

LOVED THEIR STATE MORE

Arkansas had no distinctive part in the march of events which culminated in the war between the states. It was one of the southern states and within its borders and among its people had grown up political and economic conditions similar to those in other southern states. The people of Arkansas were loyal to the Union, in the majority and to the heart's core. They loved the government that had been founded by their forefathers of the south and east, but they loved their state more because of its peoples' prospect for advancement and prosperity; the conditions were more domestic and economic than political. In the days of readjustment the men who had worn the blue and the men who had worn the gray and who respected each other for the scars they bore, put dead issues under their feet and stood shoulder to shoulder in the struggle for American supremacy in its broadest sense.—J. A. Smith, in *Arkansas Quarterly*.

EARLY CEDAR RAPIDS SWEDISH CHURCHES

By B. L. WICK *

Cedar Rapids was a very different town in 1885, with its 15,000 people, as compared with the population of today of 75,000. I cannot go back to sixty years ago as a resident of this city, as the Rev. Carl Manfred has told you, but I do go back in continual residence here for fifty-one years. In searching the records in the courthouse I find that the Swedish Evangelical Saron church, now changed to the St. Mark's Lutheran church, was organized November 9, 1885, under the leadership of the Rev. C. E. Cesander, in accordance with the ordinances of the Swedish Evangelical Lutheran Augustana Synod of America. The organization was to be managed by a board of trustees composed of no less than three and no more than seven members. The trustees selected for the first year were C. E. Anderson, John Anderson and August Anderson.

Their services for a number of years were held in the old Dows block at the corner of Second avenue and Second street, where Mrs. Heleen, well known to most of us, served as an organist for a long time. The first services in this church were held in the month of December 1891. In order to defray the expenses, oyster suppers and other entertainments were frequently held, to which the young unmarried people contributed largely in maintaining the organization.

The leading members, all of whom were living on the west side of the river, then known as Kingston, were Carl and John Sundberg, John Holmquist, the Hendrickson family, Gus Goodman, Gus Johnson, Ernest Ahlgren, John and Gus Lundine, Kullander's, the Johnson's, Melbe's, Norholm's and many others. The women of the church should not be omitted, as perhaps they accom-

* An address by B. L. Wick at the Sixtieth anniversary since the founding of Saron Lutheran church in Cedar Rapids, delivered November 9, 1945. Mr. Wick died at Cedar Rapids October 8, 1947.

plished more than the men providing for the pay of visiting ministers and entertainment for the young people.

I recall with gratitude having drawn a will for Mathilda Carlson, leaving a bequest for the payment of the balance on the church mortgage amounting to a thousand dollars, and I recall the gathering at the church parlors when this money was paid and the note and mortgage burned by the minister in the presence of a large gathering. I also remember distinctly drawing a will for Josephine Sundberg, leaving a bequest in the amount of a thousand dollars, such bequest to be used as directed for the interior decorations of this church.

Who does not recall the name of the Rev. C. T. Sandstrom, who lived here for a year or more until his death in March 1913, and who devoted so much of his time both in collecting funds and adding to the membership of the church. Few if any have shown as much interest and devoted so much of his time and energy to the up-building of the congregation as this aged and unknown personage, who came here as a stranger and who died beloved by all with whom he had come in contact.

These adopted citizens in this new country sought employment in shops and mills and in factories, with large families to provide for, but still they contributed from their small earnings to keep up the organization which they had helped to found.

MEAGER IMPROVEMENTS ENJOYED

On this side of the river sixty years ago, there were only a few wooden sidewalks which generally drifted down the river with the spring freshets and were pulled back by horsepower by the father of Charlie Loomis, who says he had to help with this disagreeable task. John M. Mitchell who came to live in this neighborhood in 1885 knew most of these Swedish settlers and worked side by side with them in the railway shops, recently told me that he paid three dollars a week for board, eggs were selling at ten cents a dozen, butter at eight cents

a pound, steak at ten cents a pound and all the liver you wanted free. Such were the living conditions in this city sixty years ago.

Coming from a country ages old, these Swedish pioneers scarcely realized this was a growing town. They were informed that the first grist mill was erected in 1843, the first schoolhouse erected in 1847 and that Joseph Greene, the first postmaster, carried all the mail in his hat that came by stage once a week. There was no postoffice, and the department today is duly organized with one hundred and thirty paid employees. The *Gazette* began its appearance in 1884, with small prospects of existing very long, but it is now the leading newspaper in eastern Iowa with a circulation of more than 48,000 subscribers.

John Vardy opened his home for religious worship on the east side of the river in 1842 which was really the first feeble attempt for the conduct of a place of worship. This little cottage on account of its history, has been removed to Bever park as a reminder of the first beginnings of the religious work begun in this city.

The United Presbyterian church was organized in 1851, being the first organized church up to that time on the west side of the river.

We have in this city John S. Ely, 92 years of age, and C. G. Greene, nearly 90 years of age, both born here and both have seen this city grow from a mere frontier village with a few scattered wooden shacks and log cabins erected amid the brush piles and which now has grown to become a city built of brick, stone and cement with a memorial building seating four thousand people, and with a modern courthouse excelled by none in the state. All this has been accomplished by the enterprising citizens of this city during the lifetime of these two men.

BROUGHT UNIQUE CUSTOMS

Here Swedish immigrants brought their unique customs and their euphonius language all imbued with the faith of their fathers wherever they settled.

A few weeks ago I heard a member of the English parliament tell us in this city, of the destruction of much property in England and of the bombing of many people, but that the English people still possessed a spirit, that they were not crushed, and he ended his talk by saying, "There will always be an England."

While I have traveled much in this country and visited many of the Swedish communities, I have heard it often said, "There will always be a place of worship; that faith is an anvil which has worn out many hammers."

The church services during the first years were conducted in Swedish, but as the younger members grew up and not being familiar with the language of their fathers, they insisted on a change and gradually the Swedish language was abandoned and English took its place.

In conversation recently with an old member of the church, she said, "The singing of the hymns in Swedish always reminds me of the little church in my old home in Vermland." That recalls the Scotch saying that whenever a Scotchman passes a store where they are dispensing tea, it always reminds him of "bonnie Scotland."

There has always been a strong feeling among the people of Sweden towards the emigrants who departed for other lands and they have kept up a friendly relationship between the old homes and the new homes founded across the sea.

I was only to speak of Cedar Rapids of sixty years ago and will return again to the conditions as they existed then. In discussing the matter with John S. Ely a short time ago he related that he could stand on top of the Roosevelt hotel and view the buildings which have been erected of brick and stone, of the many bridges crossing the river and of the paved streets, and that he could truthfully say, "I was here first." All these buildings and improvements have been made during the lifetime of people still living in our midst. I mentioned some of the changes that I had noticed and he smiled

and replied that "everything has been changed since I was a boy." He said, "I used to ford the river in a wagon just north of First avenue and was told that it was safe in crossing if the big boulder in the middle of the river appeared above the water's edge, but not otherwise. The big boulder is still there. Everything else is changed."

BEFORE THE ELECTRICAL ERA

You must remember that sixty years ago was "the horse and buggy days" in this country, but perhaps people were happier and more content then than they are today with all these modern comforts. You must remember that sixty years ago was before the electric lights came into general use, before the radio, the telephone and the automobile, as well as the chain stores. Sixty years ago there were stores scattered all over town, doing a small business it's true, but the owners made a living. Today the chain stores are sweeping the small stores out of existence.

This is true of Cedar Rapids, that during these last sixty years the city has kept up with the times, erected factories to such an extent that it is generally known as the manufacturing center of the middle west largely due to the farsighted and enterprising citizens.

I might add that these early adopted citizens who came here to make their homes, and their descendants, have in a large measure contributed much in the up-building of the city where a century ago a few frontiersmen founded the town without plans and without funds. During all these years adopted citizens observed the laws of the country and loyally supported the church of their fathers which has been the keynote of their unsullied characters.

TWO BURLINGTON CHURCHES OCCUPIED

Evidently the editors of the formal histories of the Hawkeye state quite generally understood that all the territorial legislative sessions at Burlington were held in the Old Zion Methodist church, as those examined make no reference to any session being housed elsewhere. It has remained for less authoritative historians to come up with research information revealing that St. Paul's Catholic church in Burlington was occupied by the council, or senate as now known, in the extra session of 1840-41. Two of those more recently disclosing this not widely known fact, were John C. Parish in his article, "Father Mazzuchelli," *Palimpsest*, Vol. I, No. 4, p. 106; and Kenneth E. Colton's well documented article entitled "Father Mazzuchelli's Iowa Mission," *ANNALS OF IOWA*, Vol. XXI, pp. 299-300.

And now renewed interest in the subject has developed in the confirmation of the historic event through Dr. M. M. Hoffman's admirable Centennial novel, "Young and Fair Is Iowa," pp. 122-23, in which tribute is paid to Iowa's pioneers, blending the element of history with that of fiction. Therein the generous impulses and friendly relations characterizing the association of politician, soldier and the cleric is illustrated in the quickness of repartee credited to U. S. Senator Augustus Caesar Dodge and Father Samuel Charles Mazzuchelli¹, pioneer Catholic missionary of the upper Mississippi valley, at a social

¹"This extraordinary missionary, the gentle-born Italian Dominican, Samuel Charles Mazzuchelli. To his many admirers . . . saint, and scholar, architect and artist, priest of God and gentleman of the Iowa frontier, (he) personified physical and spiritual courage; . . . this Italian's tongue was a fire of eloquence. He had arrived in Dubuque . . . and for several years was the only priest in the wilderness for hundreds of miles in all directions and a thousand miles in some. Half-breeds and traders, miners and landseekers composed his far-flung flock. A trip of hundreds of leagues on foot over ice and snow never dismayed him; the tepees of the savage and the huts of the hard-drinking frontiersman were his home. Precursor of the faith, pathfinder in the wilderness, under his magnetic influence churches and chapels sprang up from Michigan and Wisconsin to Illinois and Iowa, . . . this foreign emissary . . . had formed or helped to form every early mission along the river from Dubuque almost to the Missouri state border, and inland as far as Little Maquoketa and Iowa City."—"Young and Fair Is Iowa", pp. 123-4; Hoffman.

gathering in Dubuque where the senator was a guest of honor. The spirited conversation related as having occurred there ran thus:

"So you're not living in Iowa any longer," Dodge was saying. "If you don't like Dubuque, come down to Burlington. We treated you well on your past visits there, didn't we, Father?"

"Indeed you did," said the priest. "I remember the 'boundary war' that threatened to break out between Iowa and Missouri a few years ago, and when you were general of the militia down there how some of your friends in Burlington wanted to make me your army chaplain, but you would have none of me!"

"I remember that well," laughed General Dodge, "but I made honorable amends for that later though, when my friends helped you rent the new St. Paul's church to Iowa Territory to serve temporarily as its capitol. Do you recall that?"

"Oh, yes, that was before the church was blessed," said the priest. "It may be of amusing interest to the gentlemen here to hear about that. I rented the church to the Iowa government for sixty days. We received \$500.00, and we were able to pay off the church debt. On Sundays when the legislature, of course, was not in session, I celebrated Mass in this 'capitol'; and when I preached, my pulpit was the same desk that was used by the president of the senate. I remember that some of the senators complained that my drinking water was too salty, and when I discovered to my horrified amazement that the Iowa legislators had been drinking during the session the Holy Water in which I had naturally mixed a good quantity of blessed salt!"

. . . A burst of laughter greeted the missionary's story."

With natural interest the subject of the tenancy of St. Paul's was pursued further, with the result that in the Centennial edition of the *Burlington Hawkeye-Gazette*, August 2, 1946, Section V, Col. 1, was found under the heading, "Old St. Paul's Built in 1840," the following:

Inseparably linked with the history of Wisconsin and Iowa territory is the Catholic church in Burlington, this due to the fact that some of the early territorial laws were framed in the first Catholic church erected in Burlington in 1840, Old St. Paul's, situated on the alley in the rear of the lot now occupied by the present St. Paul's church.

Old St. Paul's church . . . (Cut of church) . . . where one of the Iowa territorial legislatures met for about sixty days.

In establishing what sessions were held and where, no conflict was disclosed in statement referring to certain four sessions being held in Old Zion, confirming belief that St. Paul's was occupied during the session which commenced on the first Monday in November, 1840. Search of the territorial laws of that session verified this, as included in the acts is Chapter 101, p. 109, reprint p. 91, an appropriation act, in part reading:

Sec. 29. Rev. Samuel Mazzuchelli. To the Reverend Samuel Mazzuchelli, for rent of building occupied in Council (senate), three hundred dollars.

Sec. 30. Trustees of Methodist Episcopal church. To the trustees of the Methodist Episcopal church, for rent to building occupied by the house of representatives, four hundred and fifty dollars.

In response to inquiry Dr. Hoffman wrote that he "once called Mr. Harlan's attention to the St. Paul's church session, but it probably was after he had already prepared his material for his *'History of the People of Iowa'*", saying further, "You are correct in your surmise that St. Paul's was used for the Extra Session of 1840. I found the first reference to this fact in Father Mazzuchelli's *'Memorie Istoriche ed Edificante'*, printed in Milan, Italy, in 1844. On page 263 appears the following:

The members of the legislature of Iowa were beginning to assemble in Burlington for their annual session of seventy-five days, which that year, 1840, commenced on the first Monday in November, and the Methodist church had been used provisionally for the session of the senate and representatives. Through the kindly interest of a number of his friends among the senators, the Missionary (that is the way Father Mazzuchelli always referred to himself in the volume—in the third person as "the Missionary") arranged that the sessions of the senate (council) should be held in his church, which was not then consecrated to Divine Worship. Such a circumstance proves what has already been affirmed in these Memoirs, that the government of the United States in its action has no regard or predilection for one religion in preference to another.

Aside from the more kindly feeling towards catholicity as one result of the occupation of our church by the senate of Iowa, another was the contribution of 1,500 francs and other considerable profits given for the rent of sixty days. This contribution added

to that from the people served to cancel completely the entire debt contracted for erection of the building. During the session of the legislature, on November 22, 1840, the priest preached for the first time in the new church, his pulpit being the same desk that was used by the president of the senate.

This work was translated into English by Sister Mary Benedicta Kennedy, O.S.D., Saint Clara Convent, Sinsinawa, Wisconsin, in 1914, and published in 1915, a copy being on the shelves of the State Historical Library, Des Moines. The translation is entitled "Memoirs, Historical and Edifying, of a Missionary Apostolic," and was the source of Mr. Colton's information a decade ago. Dr. Hoffman says the translator mistakenly used the figure five hundred dollars as rent paid by the Iowa legislature. He, too, used that figure in his historical novel, explaining that "really, according to Father Mazzuchelli's own figures and according to the territorial legislature's records it should have been three hundred dollars; but the rate of exchange at that time, as I understand, was five francs to the dollar, and that would have made the amount three hundred dollars. And so, in my historical study, "The Church Founders of the Northwest: Loras and Cretin, and Other Captains of Christ", (1937), I summed up the matter."

THE POOR MAN'S COLLEGE

Johnson Brigham: One only has to glance through the biographies of prominent Iowans to find that in many notable instances the printing office proved to be the poor man's college. It issued no diplomas, but it gave to the youths and young men who came under its influence that close touch with community life and the larger life outside, which fitted them for the spheres of influence which they were destined to occupy.

Annals Addenda . . .

JUDGE MASON'S NOTIFICATION

George W. Jones was nominated as a candidate for delegate to congress from that part of Michigan Territory not included in the new state of Michigan, by Augustus C. Dodge at a meeting held at Mineral Point, Iowa county, Wisconsin, in May 1835. The election was held on the first Monday of October following, and it was the first election to a national office covering what is now the state of Iowa. Colonel Jones was in Burlington, and long afterwards mentioned with pride that of the two hundred and more votes polled there only six were against him, his principal competitor being James D. Doty of Green Bay. Jones was elected and took his seat upon the assembling of congress, December 7, 1835.

He was both active and popular in the territory, and when the Iowa district was to be set apart in 1838, into a territory bearing that name, there was quite general desire that he be named as the first territorial governor. Being in touch with what was transpiring at Washington he was among the first to learn of the appointments for positions in the new territory.

The following letter from Lieut. Albert Miller Lea, a friend and confidant, the original being in the files of the Manuscript division of the Iowa State Department of History and Archives, apprised Judge Charles Mason of his appointment as chief justice, the information coming through Colonel Jones:

Baltimore, June 12, 1838.

Charles Mason, Esq.
Burlington, Wis. T.

Dear Sir: Gen. Geo. W. Jones passed through this city last evening on his way to Phila. & N. York. In a hurried conversation with him, he requested me to say to you that you were appointed Chief Justice of the new Territory of Iowa—Salary \$1,500

—nomination not yet acted on—Jones says you may be certain—
He named you to the President.

Allow me to congratulate you upon your promotion; & to express the hope that your truly noble abilities may be justly appreciated in your adopted country. I shall probably have the pleasure of seeing you at Burlington in the next month.

I am unable to inform you of any other appointments for Iowa; but we are given to understand that although every body has recommended Jones, he will not be appointed Governor. It has been offered to General Jesup, & refused. It is to offered to Gen. Atkinson, & will be rejected. Who will next be selected is not known.

Not having been to Washington, & not yet having seen the Organic Law, I can tell you little more of what has been done; but I learn the Law is very similar to that for Wisconsin.

It is eminently desirable that our country [the Iowa district] should be brought into market as soon as possible. Many people of fixed & substantial character would now emigrate to that region could they get titles to their lands. Yet I learn that there is no time in contemplation for the opening of the Land offices.

Very respectfully & truly yours,

ALBERT MILLER LEA

BUTLER'S REBUKE TO IOWA

One of the incidents to which the late Curator Edgar R. Harlan enjoyed referring was in connection with the Historical department's extensive collection of works of Iowa authors, and directly concerned Iowa's popular and well known Ellis Parker Butler, with whom Harlan had a personal acquaintance.

As he tells it, the credit for the oft quoted last couplet in the verses appearing below belongs to Butler, who included them in a penned reply to a letter from Harlan asking for a free copy of one of his books concerning which he related:

"A few years ago we began collecting data on those of Iowa origin who are contributing to American literature. It was requested of each that he send us, in autograph, the data of his birthplace, his titles and all the facts which

ultimately would furnish of him an appropriate biography in some Who's Who of Iowa Writers.

"I addressed such a letter to Mr. Ellis Parker Butler, born in Muscatine. 'If you will send us a copy of your choice of your books, suitably inscribed,' I added, 'it shall be kept and treated as a sort of memorial to you. This, in a measure, I hope may compensate for your gift which I am obliged to ask of you for the reason that our public support does not amount sufficient for us to tender to you the price of the book.'

"In a few days I received his response in full compliance, and his book 'Pigs Is Pigs' in which he had written:

'Dear Iowa, state of my birth,
Accept this book, a quarter's worth
Oh State of Corn! Take it from me,
And ever let my motto be
Three millions yearly for manure
But not one cent for literature.'"

THROUGH THE FREEDOM TRAIN

In its long trek of 33,000 miles across the nation and return to Washington, visiting more than 300 communities, the Freedom Train reached Iowa in June, as a dramatic feature of the program of a Year of Rededication.

The foundation, sponsors of the national rededication program of which the train is the principal feature, said that to date at least 38,000,000 persons have taken part in week-long ceremonies preceding visits of the train to the nation's cities. Now on the road eleven months, the train started on its itinerary from Philadelphia last September. It is scheduled to wind up its tour at Camden, N. J., October 18. Up to the present, the train has crisscrossed 40 states from Maine to California.

The seven-car train was freighted with a precious exhibit of documents, records and mementoes of the growth and development of democracy in the world. One hundred separate exhibits included original draft of the Mayflower Compact, Roger Williams' statement on religious

freedom, Thomas Jefferson's draft of the Declaration of Independence, Washington's copy of the constitution, the Bill of Rights, Lincoln's Emancipation Proclamation, and his Gettysburg Address, a thirteenth century manuscript of the Magna Carta, the first printed letter by Columbus on the discovery of America, down to the charter of the United Nations.

"Freedom's holy flame" was lighted upon the altars of newly liberated nations, and rekindled upon others. The privilege afforded to view these historic papers called upon our people and our fellowmen everywhere to reaffirm and dedicate anew the intellectual, moral and spiritual sources of the freedom we enjoy, through which we have obtained our great and cherished institutions.

The train equipment was capable of admitting 10,000 visitors each day, and as evidence of appreciation by the public there were nearly always those waiting who could not gain admittance. As an educational project, designed to reach not only school children and college students but adults as well, there has been nothing like it in our history. The documents marking man's first struggle for personal liberty were viewed with awe and veneration at every stopping place across the nation. The film strip "The Birth of Our Freedom" was inspiring, challenging the patriotism of all.

THE FORTY-NINER'S CENTENNIAL

It was August 19, 1848, when a letter written from San Francisco in April previous, was published in the *New York Herald*, containing the first information had in the east about the discovery of gold at Sutter's Mill, California. But little attention was paid to this, and not until December 5, that year, when President Polk confirmed the news, did the country begin to burn with excitement. By New Years day, 1849, twenty-six days later, 6,000 miners were reported digging gold in California.

The "forty-niners" went by boat, crossing Panama by foot, and by the Santa Fe trail through the southwest desert lands, all risking hunger and death; but the great bulk of the gold rush was by the Oregon trail in covered wagons, the longest trail in history. They depended for guidance entirely upon the letters of those who had gone before and arrived, or upon the reports by word of those who had come back.

In April, 1849, 20,000 persons were camped along the Missouri river. With the earliest signs of spring, wagons began moving toward Independence, Missouri, the jumping-off place from the boats. The rush over the plains, with sometimes whole families, began in May. The first "forty-niners" made little preparation for the trip across the mountains to the Pacific coast, as all fared well until they passed beyond the Platte valley in Nebraska. Soon stories began to come from over the Rocky mountains of starvation, of plagues, especially cholera, of broken wagons and other disasters. Letters from those arriving in California, or by word of mouth reports from those returning, told of harrowing experiences.

The 110 day journey from the Missouri river to the Pacific ocean demanded careful planning with food supplies of first importance. Contrasting the time required for this journey one hundred years ago, a citizen of Maryville, Missouri, traveled by auto recently from South Gate, California, a distance of about 2,000 miles, in forty hours, his wife taking her turn at the wheel.—Lillian Keegan Farrar, in the *Axtell Standard*, Kansas, July 8, 1948.

Dr. Howard K. Beale of the department of History of the University of North Carolina has resigned, effective September 1, 1948, and is coming west to occupy a position as professor of history at the University of Wisconsin. Dr. Beale has made several visits to Iowa in research work at the State University of Iowa and at the Tate Department of History and Archives at Des Moines.

Curator's Corner . . .

To an avid newspaper reader, since the age of twelve, the evolution of the Fourth Estate is one of its most interesting aspects. Evolution, by the way, attracts interesting commentary. To some it means coming down (out of the trees). Others think of the day man stood erect on two feet, and it could be that the idea of Heaven being "up and above" came along with this supposed day. In any event it can be generally accepted to mean development.

In my boyhood, an editor was really someone, and, in my estimation, still is. Then, however, if it was printed, it was regarded as something of an oracular nature. And a book—ah, only the great could produce a tome. But the editor was a leader because he was a worker with words. He gave expression to many for he was widely quoted. His thoughts became guides for admirers and, for that matter, vice versa. A strange thing about words and ideas is that no matter how long they are in your mind they never become a part of you until spoken or written.

Boys flying kites haul in their white winged birds,
But you can't do that way when you're flying words.
Thoughts unexpressed may sometimes fall back dead,
But God himself can't kill 'em once they're said.

Being, in a sense, the common denominator for expression, things the editor espoused, if right, became community projects. Occasionally, there developed a columnist whose epigrams and quips became slogans. Their influence became widespread. Franklin P. Adams, Bert Leston Taylor, and others provided some of my most interesting reading. The closest I ever came to being a columnist was inheritance of the desk on the Council Bluffs *Nonpareil*, on which George Fitch wrote his column, "Frolic of the Types." Now a newspaper, that is a newspaper, has one or more columnists. The

daily column is one of the most popular features. Read by more people than editorials, it is easily more influential. I prefer the column in which each paragraph is a complete item. Consequently, columnists are at their best when they come with twelve or fifteen individual paragraphs. One of the interesting humor columns is "Air Pockets" by Harold and Glen Ellis in their Marengo paper.

The city daily paper has seen much of its influence wane due largely to nonresident ownership. Consolidation of county seat papers has produced a similar result. While many may welcome this as progress, others deplore it as they see in it the decadence of the editorial seer. But newspaper publishing in large, or small, places has become big business.

My father purchased the first hay loader in our community in Union county. How well I remember its being unloaded and hauled to our farm. Next came the men to set it up. Then the great day when it was hauled behind the hay wagon rack to the north forty, where mown hay was cured ready for loading. People came from miles away—five miles was a long way then—to see it—not work, but fail to work. But it did work. I can see those "giraffe" minded men yet, following along, picking up the hay it left before properly adjusted, as proof of its failure. There were times later when I was taking away the hay it pushed up that I could have wished it had not been so successful.

There is a successful challenge to the statement that all men are born equal. They are not—but they do all die equal. At least even more accurately speaking, they are equally dead.

A truism about war is that it demands shortening of lives.

Iowa's Notable Dead

GEORGE EVANS ROBERTS, journalist, economist, director of U. S. mint, died after a long illness at his home at Larchmont, New York, June 6, 1948; born at Colesburg, Delaware county, Iowa, August 19, 1857; eldest son of David and Mary Harvey Roberts; grandson of Evans Roberts who emigrated from Wales and located at Utica, New York; his mother's father, Robert Harvey, born in Maine, and mother's mother born in Georgetown, Massachusetts, a member of the Spofford family; moved with family to Dubuque county, Iowa, then to Manchester, Delaware county, and in 1873, when 16 years of age, located in Fort Dodge, Iowa, where after leaving high school without graduating, he entered the office of the *Fort Dodge Times* to learn the printer's trade, afterwards transferring his activities to the *Fort Dodge Messenger*; became a reporter and at age of nineteen purchased the paper at Jesup, Iowa, selling it two years later to go to the *Sioux City Journal* as city editor; then, financially backed by an uncle in the east, he purchased the *Fort Dodge Messenger* in 1878 and became its editor; acquired an enviable reputation as a writer and was active in Republican political circles in the state, becoming chairman of the Webster county Republican committee in 1880, and an alternate delegate from Iowa to the national Republican convention the same year; elected as state printer of Iowa in 1882 by the general assembly and served until 1889; married Georgia Kirkup of Fort Dodge, November 10, 1885; the same year became secretary of the state Republican committee upon which he served for many years; for fourteen years he was chairman of the Republican congressional committee in the Tenth district; early became interested in the money question, and in the campaigns of 1878, 1879 and 1880 contributed extensively and effectively to the clarification of the public mind on the relation of currency to wages and the cost of living, and was accorded generous recognition throughout and beyond the borders of the state; in 1895 when Harvey's "Coin's Financial School" began to make a stir, Roberts quickly sensed that its misleading statements, alluring claims and shallow conclusions were gaining favorable consideration on behalf of the campaign for the free coinage of silver, and wrote a powerful exposé of Harvey's fallacies in a pamphlet entitled "Coin at School in Finance," circulated widely; also other writings which assisted in the sound money campaign of 1896, which resulted in the election of President McKinley; appointed director of the mint in February, 1898, and remained in that position at Washington until August, 1907, when he became presi-

dent of the Commercial National bank at Chicago, and upon its consolidation with the Continental National in 1910 was reappointed director of the mint; purchased and consolidated the *Iowa State Register* and the *Des Moines Leader* in 1902, which he disposed of a year later to Harvey Ingham and Gardner Cowles of Algona; and likewise sold his interest in the *Fort Dodge Messenger* to his brother C. A. Roberts; became advisor to the president of the National City Bank of New York in 1914 and later elected its vice president and economist. His fame as a financier and economist was international and he served as a member of the financial committee of the League of Nations from 1930 to 1932, constituting his last public contribution of time and effort before his retirement in 1941, and throughout his long and distinguished career occupied position of trust and responsibility. Those surviving are his wife and three children, Mrs. Leslie Springet, and sons George B. and Henry A. Roberts, the former being editor of the National City bank publication long edited by his father, and the latter a branch bank manager.

GRANT L. CASWELL, publisher and legislator, died at his home in Clarinda, Iowa, May 12, 1948; born in Boone county, Iowa, July 18, 1869, where he spent the first thirteen years of his life; attended school at Moingona, Ogden and Boone, and high school at Coon Rapids, where he became a printer in the office of the *Coon Rapids Enterprise*; became proprietor of the *Ashton Argus* in 1899; purchased a one-half interest in the *Sibley Tribune* two years later, where he was married in 1891 to Eva L. Clark of Ashton; owned an interest in the *Rock Rapids Review*, and removed to Denison, Iowa, in 1897, purchasing the *Denison Bulletin*, which he published until the close of World War I; was a candidate for state treasurer on the Democratic ticket in 1912; elected and served as state senator from the Crawford, Harrison and Monona county district from 1915 to 1918; assumed duties as secretary and managing director of the Iowa Press association in 1915, later selling his newspaper at Denison, and removed to Des Moines, continuing in that capacity for twenty-two years; resided at Ames conducting a newspaper brokerage business there from 1937 to 1943, when he removed to Clarinda, Iowa, where he became one of the owners of the *Clarinda Herald-Journal*, with his son, Carl C. Caswell and P. B. Woolson; a Mason, a Democrat and a member of Sigma Delta Chi, professional journalistic fraternity; survived by his wife, a daughter, Mrs. Flo Guthrie, of Oklahoma City, Oklahoma, and three sons, Carl, business manager of the *Clarinda Herald-Journal*; Paul H., editor of the *Salinas, California, Californian*, and Dr. Donald L. Caswell, veterinarian of Royal Oaks, Michigan.

JOSEPH HOLMES ALLEN, attorney, banker and legislator, died at Detroit Lakes, Minnesota, June 6, 1948; born in Marshall county, Iowa, November 12, 1870; grew up on his father's farm; educated in rural schools and Marshalltown high school, graduating in 1889; for two years engaged with his father and brothers in banking and abstract business at Laurens, Iowa, studying law as opportunity presented; entered the State University of Iowa in 1891 and by combining the collegiate and law courses was graduated from the two departments in 1895; located at Laurens in the practice of law; formed a company of volunteers at Laurens in 1898 for service in the Spanish-American war, but when it became evident that the organization could not be entered as a unit, he, with eleven others of the company, enlisted as privates in Co. F., Forty-ninth Iowa volunteer infantry, remaining with the regiment until its return from Cuba; elected a member of the board of regents of the State University in 1902, and resigned to take a seat in the Iowa senate upon election, serving from 1907 for five sessions from the Fiftieth district composed of Pocahontas, Buena Vista and Humboldt counties; resided at Pocahontas, Iowa, practicing law and in banking for twenty-five years; became a candidate for the Republican nomination for governor in the 1916 state primary, receiving 48,000 votes, losing in a three-cornered race between himself, George Cosson and William L. Harding, the latter receiving the nomination; removed to Des Moines in 1918 when elected president of the First Mortgage Corporation of Iowa and practiced law as a member of the firm of Allen & Whitfield; elected mayor of Des Moines in 1936, serving one term; removed several years ago to Detroit Lakes, and engaged in the real estate and farm management business with his son Byron G. Allen, a former representative in the Iowa house from 1927 to 1931, and superintendent of the Iowa Old Age Assistance commission in 1933 and 1934; survived by his wife, the son and a daughter, Josephine.

JAMES ROBERT BARKLEY, lawyer, lecturer and legislator, died at Des Moines, Iowa, July 26, 1948; born in a log cabin in Davis county, Iowa, February 13, 1869, son of Thomas and Margaret Barkley; took an active part in farming from time he was nine years old; educated in the public schools and Drake University, where he studied law and was admitted to practice in 1894 at Moulton, Iowa, until 1907, after which until 1927 he was in Chautauqua work; together with Alonzo Wilson established what is credited with being the first chautauqua system in the United States, then known as the "Lincoln Chautauqua"; was campaign manager in 1912 for Mr. Wilson, who was a candidate for president on the national prohibition ticket; for twenty years was a

widely known chautauqua lecturer and artist, billed as a cartoonist, artist, clay modeler and entertainer; traveled over a million miles and gave more than 4,000 lectures, and chalk talk and clay modeling entertainments; developed early a strong dislike for spiritous liquors and continued an ardent prohibitionist until his death; was a tireless church worker, a ready public speaker and a top ranking, public spirited citizen; made notable progress in many fields, including music and amateur astrology; served as senator from the Appanoose-Davis county district since 1944, but was not a candidate for re-election; from 1924 to 1928 was business manager of Buena Vista college, and from 1928 to 1930 field secretary of the Westminster Presbyterian college, Salt Lake, Utah; also worked with the Presbyterian denomination seeking large endowments for its schools and colleges; during World War I was a Y.M.C.A. entertainer overseas; served as a member and president of the Moulton school board, as Sunday school superintendent and elder of the Presbyterian church, and delegate to the national assembly; married Minnie Henke November 5, 1896, who died in January 1939; again was married to Mrs. Lou Holbert, whose death occurred July 8, 1948; survived by a daughter, Mrs. Lyman Wiltse, of Tampa, Florida, and a son, Robert Barkley, of Pittsburgh, Penn.; was a member of the Masonic and Odd Fellows and Modern Woodman orders and a Republican.

GEORGE EDWARD BRAMMER, lawyer, jurist and legislator, died at Des Moines, Iowa, May 9, 1948; born at Dedham, Carroll county, Iowa, March 4, 1886, son of William Harrison and Martha Edwards Brammer, the father still living and residing at Shenandoah, Iowa; graduated from Dedham high school, and from Drake university in 1908 with degree of LL.B.; admitted to Iowa bar the same year and has since practiced law in Des Moines; taught in law school of Drake university and received degree of LL.M. in 1911; received honorary LL.D. degree from Central college at Pella in 1943; elected representative from Polk county in Iowa General assembly in 1915; served as judge of the Ninth judicial district in 1922; a member of the county, state and American bar associations, and president of the Polk county bar association in 1947; head of the law firm of Brammer, Brody, Charlton, Parker & Roberts; married Mary Frances Gilliland, of Bloomington, Illinois, June 21, 1911, who died in 1947, they having a daughter, Mary Carolyn Harper, and a son, James William Brammer, both of Des Moines; an elder of the University Christian church, a trustee of Drake University, a director of the Central National bank, Des Moines, and chairman of the board of the Dutton-Lainson Company, Hastings, Nebraska; a Republican and member of social and law fraternities, the Masonic order and local clubs.

JOHN P. MULLEN, farmer, teacher, implement dealer and fair official, died at St. Vincent's hospital, Sioux City, Iowa, July 4, 1948; born in Ireland, in 1864, son of Terrence Mullen, born 1821, who in 1860 married Margaret Ward, born in 1841, the family coming to America in 1881 and located on a farm southwest of Fonda, Pocahontas county, Iowa, which was their home until 1899, when they moved to Fonda; one of seven children John F. acquired his education at Fonda and was three and one-half years at Buena Vista college at Storm Lake; taught seventeen terms of school during his residence at home on the farm; in 1899 married Rose Brady of Storm Lake, and with his eldest brother, Owen W. Mullen, established the firm of Mullen Bros., dealers in live stock and farm implements at Fonda and Pocahontas; interested in the organization of the Big Four District Fair association at Fonda, and was a member of its board of directors; served as secretary of the Northwest Iowa Fair Circuit several years, became a member of the Iowa State Fair board in 1911, its vice president in 1918, and served as president sixteen years, retiring in December, 1947, when he was made president emeritis by the board in honor of his long and valuable service; an active participant in civic and community affairs and a leader in political circles though never a candidate for public office; served as chairman of the Eighth district congressional committee and a delegate to county, state and national Republican conventions; a fourth degree Knight of Columbus, a member of the Holy name society and the Catholic church at Fonda; survived by three sons and eight daughters, his wife having died in 1937.

ALEXANDER HERMAN BONNSTETTER, farmer, teacher and legislator, died at his home east of West Bend, in Garfield township, Kossuth county, Iowa, June 12, 1948; born on the Bonstetter home place near his own farm, November 20, 1892; attended rural schools and took a two-year normal course at Highland Park college at Des Moines; then taught school in the home locality two years, after which in 1915 he entered Valparaiso university at Valparaiso, Indiana, graduating in 1918; returned to farming at home, and on August 19, 1919, married Charlotte Lydia Anderegg, at Cincinnati, Ohio, who survives with one son, Dr. Rex Stanley Bonnstetter, a dentist, at Exira, Iowa; became active in farm organization affairs; served on the school board; a director four years and chairman one year of the Greater West Bend club; elected state representative on the democratic ticket in 1930 and served three terms, becoming chairman of the house appropriations committee.

JOHN O. KASA, minister, legislator and tradesman, residing at Wallingford, Iowa, died at Estherville, Iowa, March 20, 1948; born in Norway and came to the United States at the age of seven; grew to manhood upon a farm near Fergus Falls, Minnesota, where he received his education; married Anna Bergeson in 1887 and moved to a farm northwest of Wallingford; four years later was elected a member of the Iowa House of representatives in the Twenty-fourth General Assembly, and at his death his legislative service dated back farther than any former member save one, John A. Storey, who survives from the Twentieth General Assembly; was one of the organizers of the Wallingford town corporation and of the Emmet County Mutual Insurance company; served as a member of the Wallingford town council many years; conducted a foundry and hardware business, as well as an insurance agency; his wife, Anna, died in April, 1945, and he married Christine Hanson in July, 1946; an ordained minister he served as pastor of the Wallingford church and president of Camp 47 of the M.W.A.; survived by his wife and eight children by his first marriage.

WAYNE MOORHEAD ROPES, legislator, war veteran and public official, died July 25, 1948, at Des Moines, Iowa; born at Onawa, Iowa, October 23, 1898, son of Jess L. and Mae Moorhead Ropes; reared in Monona county, graduated from the Onawa high school, attended National Business college at Sioux City and the Hohen-shuh-Carpenter College of Embalming at Des Moines; served in the U. S. navy in World War I, and upon receiving his discharge was for a time upon a claim in Wyoming; was chairman of the Monona county Republican committee, and became deputy county auditor on January 2, 1921, serving four years; elected county auditor and served from 1925 to 1933, and was state representative from Monona county in the Forty-eighth General Assembly; elected secretary of state in 1942 serving two terms; married Cora Grapes, of Blencoe, Iowa, on his twenty-second birthday, October 23, 1920, who survives with two children, a daughter, Majayne, and a son John Milton Ropes; a member of the Masonic, Odd Fellows and Eagles orders, the American Legion, a Republican and a member of the Christian church.

ROBERT BRUCE HORSFALL, artist and naturalist, died at Long Branch, New Jersey, at Monmouth Memorial hospital, March 24, 1948, being upon a visit with his brother, Fred W. Horsfall, in Red Bank, New Jersey, until recently having resided at Fairport, New York; born at Clinton, Iowa, October 1, 1868; son of John Tomlin and Anne Buttersby Horsfall; received early education in schools at Clinton, studied in Cincinnati Art Academy, 1886-89, awarded European scholarship and studied at Art academies in Munich, Germany, and Paris, France, 1889-93; married Carra

Elizabeth Huntting May 27, 1906, who died four years ago, survived by a son, Robert Bruce II, and an adopted son, Robert L. Myers; as an illustrator of backgrounds for natural habitats, first exhibited in Chicago in 1886, also at Chicago World's fair in 1893, and at mid-winter exposition, San Francisco 1893-94; his work often exhibited in national and private museums; from 1904 to 1914 did scientific illustrations for the Princeton Patagonian Report and lived at Princeton University during most of that time; permanent exhibitions of his work appear at the Peabody Museum at Yale University; Ken Scientific Museum, Grand Rapids, Mich.; State Museum, Springfield, Ill., and the Zoological Museum at the University of Minnesota; his Portraits of Dr. William John Sinclair and Alexander H. Phillips are in Guyot Hall at Princeton; a member of the American Ornithologists' Union, Cooper Ornithological Club, Northwest Bird and Mammal Society, American Society of Mammalogists and the American Museum of Natural History, and the author of "Bird and Animal Paintings."

JESSIE STEWART MILLISACK MERRIAM, wife of former California governor Frank F. Merriam, died at the family home in Long Beach, California, July 13, 1948, after several months illness; born at Albia, Iowa, September 5, 1869, daughter of Edward S. and Mary Elizabeth Cramer Millisack; attended school at Chariton, Iowa; resided there with her uncle and aunt, Mr. and Mrs. G. J. Stewart, and upon being confirmed in the Episcopal church took their family name as her middle name; a charter member of Chariton chapter P.E.O. sisterhood for 62 years; married to A. M. Lipsey, a banker in Fowler, Colorado, where they resided prior to removing to Long Beach in 1906; carried on the husband's insurance brokerage and real estate business after his death; married January 25, 1936, to Gov. Frank F. Merriam, also a former Iowan, who served as a member of the Iowa legislature 1896-98, and state auditor 1899-1903, the wedding taking place in the winter home of Judge Ralph H. Clock, Palm Springs, also another marriage for Governor Merriam, whose wife died in 1932.

Mrs. Merriam served for four years as first lady of the state in the governor's mansion at Sacramento, returning with Governor Merriam to Long Beach at the close of his term as the state's chief executive in January 1939, where they have since resided; rendered valuable assistance to the Day Nursery and Naval Chapel in Long Beach, and upon the board of directors of the home for elderly members maintained by the P.E.O. sisterhood at Alhambra; actively worked in many other worthy civic and benevolent enterprises and the Episcopal church; the only surviving relative, other than Governor Merriam, being Mrs. P. L. Harper, a cousin, at Chariton.

